UC SOUTHERN REGIONAL LIBRARY FACILITY

# National Insurance Act.

HOW IT WORKS
AND
WHAT IT SECURES.

by

W. CARLYLE CROASDELL

BARRISTER-AT-LAW.

III. 1. 5.

UNIVERSITY OF CALIFORNIA
LOS ANGELES

SIGILLVM · VNIVERSITATIS · CALIFORNIENSIS
FIAT LVX
MDCCCLXVIII

EX LIBRIS

REFERENCE DEPARTMENT
THE
NATIONAL UNION
10 AUG 19
POLITICAL LIBRARY

The
Bioscope Press

# The
# National Insurance Act

THE

# NATIONAL INSURANCE ACT

## HOW IT WORKS
AND
## WHAT IT SECURES.

By

W. CARLYLE CROASDELL,

Barrister-at-Law.

AUTHOR OF "THE LAW RELATING TO PRIVATE STREET WORKS," ETC., ETC.

REFERENCE DEPARTMENT
THE
NATIONAL UNION
10 AUG 191
POLITICAL LIBRARY

PRICE ONE SHILLING NET.

London:
GANES, LIMITED,
85, Shaftesbury Avenue, W.

UNIV. OF CALIFORNIA
ARTS & ARCHITECTURE
LIBRARY

HD
7166
C87n



# PREFACE.

——**——

The author is aware of the large number of works already published upon the National Insurance Act, 1911. He is only constrained to add another to the long list by his desire to place before the numerous persons throughout the country, in the plainest language possible and in the most condensed form suitable to everyone's reading and understanding, the various provisions of this most complicated Act. In addition, he is now enabled to add in the form of an appendix a list of approved societies, and specimen copies of the Insurance cards, books, and forms.

He would add finally that an attempt has been made throughout to keep this book thoroughly NON-POLITICAL, a feature which will no doubt commend itself to the majority.

W. C. C.

4, Pump Court,
Temple, E.C.

LIBRARY SETS
DEC 1 6 1940
HARDING

387336

# CONTENTS.


PAGE

PREFACE ... ... ... ... ... ... ... ... ... 5
TABLE OF CONTENTS ... ... ... ... ... ... ... ... 7

CHAPTER I.

INSURANCE COMMISSIONERS ... ... ... ... ... ... ... 9
DISTRICT COMMITTEES ... ... ... ... ... ... ... ... 10

CHAPTER II.

SCOPE OF THE SCHEME ... ... ... ... ... ... ... 10
COMPULSORY ASSURANCE ... ... ... ... ... ... ... 11
CONTRIBUTIONS ... ... ... ... ... ... ... ... ... 13

CHAPTER III.

HOW CONTRIBUTIONS ARE COLLECTED ... ... ... ... ... 15

CHAPTER IV.

BENEFITS ... ... ... ... ... ... ... ... ... 17

CHAPTER V.

APPROVED SOCIETIES ... ... ... ... ... ... ... ... 23

CHAPTER VI.

ARREARS ... ... ... ... ... ... ... ... ... 25

CHAPTER VII.

PROHIBITION AGAINST DOUBLE INSURANCE ... ... ... ... ... 27
DEPOSIT CONTRIBUTORS ... ... ... ... ... ... ... 28

CHAPTER VIII.

INSURANCE CARDS AND BOOKS ... ... ... ... ... ... 28
VOLUNTARY CONTRIBUTORS ... ... ... ... ... ... ... 33

## CHAPTER IX.

PAGE

Special Classes—
- Married Women ... ... ... ... ... ... ... 38
- Aliens ... ... ... ... ... ... ... ... 39
- Sailors and Soldiers ... ... ... ... ... ... 40
- Mercantile Marine ... ... ... ... ... ... 41
- Domestic Servants... ... ... ... ... ... ... 41
- Persons Between 65 and 70 ... ... ... ... ... 42
- Charwomen ... ... ... ... ... ... ... ... 43
- Casual Labourers ... ... ... ... ... ... ... 43

## CHAPTER X.

Surpluses ... ... ... ... ... ... ... ... ... 43
Deficits ... ... ... ... ... ... ... ... ... 44

## CHAPTER XI.

Financial Provisions ... ... ... ... ... ... ... 45
Offences ... ... ... ... ... ... ... ... ... 46

## CHAPTER XII.

Unemployment Insurance ... ... ... ... ... ... ... 47
Insured Trades ... ... ... ... ... ... ... ... 47
Benefits ... ... ... ... ... ... ... ... ... 47
Contributions ... ... ... ... ... ... ... ... ... 49
Disqualifications ... ... ... ... ... ... ... ... 50

## CHAPTER XIII.

Administration of the Scheme ... ... ... ... ... ... 51
Umpire ... ... ... ... ... ... ... ... ... ... 51
Insurance Officers ... ... ... ... ... ... ... ... 51

## CHAPTER XIV.

Unemployment Fund... ... ... ... ... ... ... ... 52

## APPENDIX

A List of Approved Societies... ... ... ... ... 55
B Form of Contribution Card ... ... ... ... 72
C Form of Insurance Book and Instructions as to Cards and Books... ... ... ... ... ... ... 77
D Copies of Forms ... ... ... ... ... ... 86

Index ... ... ... ... ... ... ... ... ... ... 96

# National Insurance Act

## How it Works and What it Secures.

By W. CARLYLE CROASDELL,
Barrister-at-Law.

## CHAPTER I.

Insurance Commissioners.

In considering the actual operation of this—to the lay mind, in any case—most complicated Act it would, I think, be advisable at the commencement to look into the constitution of those statutory bodies which will have such a great influence upon its working—I refer to the Insurance Commissioners and the Insurance Committees. The Act has provided that, as soon as may be after its passing, there shall be constituted a body to be called the Insurance Commissioners, with a central office in London. These Commissioners are to be appointed by the Treasury, and it is stipulated that one member at least shall be a duly qualified medical practitioner who has had experience of general practice. These Commissioners have now been appointed. They have power to appoint such officers, inspectors, referees and servants, subject to the approval of the Treasury, as may be necessary. They also are to appoint an Advisory Committee, for the purpose of giving them advice and assistance in drawing up regulations, such committee to consist of representatives of associations of employers and approved societies, of medical men who have had general practice, and of other persons, of whom two at least must be women.

Insurance Committees.

Now, with respect to the Insurance Committees, one of these committees shall be constituted for every county and county borough. Each shall consist of such number of members as the Insurance Commissioners determine, but in no case less than forty nor more than eighty, of whom

(1) three-fifths shall be representative of members of approved societies and deposit contributors;

(2) one-fifth shall be appointed by the Council of the county or county borough, two of whom shall be women;

(3) two members will be representative of the doctors;

(4) one, two, or three members (according to the total number on the committee) shall be doctors appointed by the Council of the county or county borough;

(5) and the remainder shall be appointed by the Insurance Commissioners.

Most important duties devolve upon these committees, and as it would be impossible for them to give adequate supervision to details over a wide county area, these committees are empowered to delegate a great deal of their work to *district committees* set up on similar lines. Every borough of more than 10,000 inhabitants, including the City of London and the metropolitan boroughs, and every urban district of more than 20,000 inhabitants, will be entitled to have a district committee, which, though it will not have complete financial control, will nevertheless be given full power to settle details of administration.

District Committees.

The functions of the Insurance Committee, with the auxiliary district committees which it will set up, will include

(1) the organisation of the medical benefit;

(2) the management of sanatorium benefit for all insured persons;

(3) the administration of the Post Office deposit insurance;

(4) the supervision of the arrangements for disposing of surpluses or meeting deficiences in the small societies in its area which are not otherwise grouped together;

(5) the reporting on and the making of recommendations concerning the public health and sanitary administration of the various local governing bodies in its area, and the providing for the giving of lectures on public health;

(6) the reporting upon excessive sickness in any district, and the providing for a Government inquiry being held and the cause of such excessive sickness being removed.

## CHAPTER II.

Scope of the Scheme.

The Act is divided into two parts. The first part deals with sickness, and the second part with unemployment. The sickness branch, which we will deal with first, is also divided into two sections, one being compulsory and the other voluntary.

The following are the persons who come within the scope of Part I. of the Act:

Who must and who may be insured.

(*a*) All those workers (with some few exceptions) of either sex, whether British subjects or aliens, whose wages (in the case of those not engaged in manual labour) does not exceed £160 per annum are to be compulsorily insured;

(*b*) all workers engaged in manual labour, even though earning more than £160 per annum, are to be compulsorily insured; and

(*c*) all other persons whose salary does not exceed £160 per annum may voluntarily become insured.

Persons over 16 and under 70 years of age only are included in the Act, and there is no provision for persons outside these age limits.

## COMPULSORY INSURANCE.

Employments under the Act.

It would be almost an impossibility to give a complete list of the different employments which come under the Act. It applies to all persons employed under any contract of service or apprenticeship, written or verbal, whether expressed or implied, and whether the person is paid by the employer or some other person, and whether under one or more employers, and whether paid by time or by the piece, or partly the one and partly the other, or in any other way, or (except in the case of a contract for apprenticeship) with or without any money payment. In the case of apprenticeship, however, there must be a money payment. Masters or members of the crew of any British ship are included, as also all out-workers (unless specially excluded by the Commissioners). Cab-drivers or boatmen who live by working a cab or boat for which they pay the owner a fixed sum or a share of their earnings, are included, and in these cases the owner is deemed to be the employer.

Exempted Employments.

The exemptions amongst employed persons are chiefly cases in which the application of the principle of the Bill is unnecessary or impracticable, and are as set out below—viz., in the case of

(1) Employment in the naval or military service of the Crown, including service in Officers' Training Corps (soldiers and sailors are dealt with under a separate scheme);

(2) employment under the Crown, or any local or public authority where Commissioners certify that the terms of the employment are such as to secure provision in respect of sickness and disablement on the whole not less favourable than the corresponding benefits conferred by the Act;

(3) employment as a clerk or other salaried official in the service of a railway or other statutory company, or of a joint committee of two or more such companies, where the Commissioners certify that the terms of employment are such as to secure provision in respect of sickness and disablement on the whole not less favourable than the corresponding benefits under the Act, and that the person so employed is entitled to rights in a superannuation fund established by Act of Parliament for the benefit of persons on such employment;

(4) employment as a teacher in England to whom the Elementary School Teachers' Superannuation Act, 1898, applies, and as teachers in Scotland and Ireland to whom similar Superannuation Acts respectively apply;

(5) employment as an agent paid by commission or fees, or a share in the profits, or partly in one and partly in another of such ways, where the person so employed is mainly dependent for his livelihood on his earnings from some other occupation, or where he is ordinarily employed as such agent by more than one employer, and his employment under no one of such employers is that on which he is mainly dependent for his livelihood;

(6) employment in respect of which no wages or other money payment is made where the employer is the occupier of an agricultural holding, and the employed person is employed thereon, or where the person employed is the child of or is maintained by the employer;

(7) employment otherwise than by way of manual labour and at a rate of remuneration exceeding in value £160 a year, or where the employment involves part-time service only at a remuneration which is equivalent to that exceeding £160 a year for whole-time service;

(8) employment of a casual nature otherwise than for the purposes of the employer's trade or business;

(This exception includes charwomen, washerwomen, and sempstresses, who are employed at odd times. If employed regularly—say one day each week—they come within the Act.)

(9) employment of any class which may be specified in a special order as being of such a nature that it is ordinarily adopted as subsidiary employment only, and not as the principal means of livelihood;

(10) employment as an outworker where the person so employed is the wife of an insured person, and is not wholly or mainly dependent for her livelihood on her earnings in such employment;

(11) employment as a member of the crew of a fishing vessel where the members of such crew are remunerated by shares in the profits or the gross earnings of the working of such vessel, in accordance with any custom or practice prevailing at any port if a special order is made for the purpose by the Insurance Commissioners, and the particular custom or practice prevailing at the port is one to which the order applies;

(12) employment in the service of the husband or wife of the insured person.

## EXEMPTIONS.

Exempted persons.

Where a man or woman is able to prove either

(1) That he or she has a pension or income of at least £26 a year, which comes in independently of his or her own exertions; or

(2) that he or she is ordinarily and mainly dependent on another person for his or her living;

he or she, if they care to apply for it, shall be entitled to a certificate exempting them from the liability to become or to continue to be insured under the Act. But lest this exemption should give him preference over an insured man in seeking work, the rule is made that the employer must make the same contribution to the insurance funds as if the worker were insured.

## CONTRIBUTIONS.

Contributions.

The rates of contributions by employers and employed contributors are as follows:—

### Part I.

Employers and Employed Contributors.

#### Employed Rate.

| | |
|---|---|
| In the case of men . . . . . | 7d. a week. |
| In the case of women . . . . . | 6d. a week. |

#### Contributions by Employers and Employed Contributors.

| | | |
|---|---|---|
| To be paid by the employer . . . | | 3d. a week. |
| To be paid by the contributor . | men | 4d. a week. |
| | women | 3d. a week. |

In the case of employed contributors of either sex of the age of 21 or upwards whose remuneration does not include the provision of board and lodging by their employer, and the

rate of whose remuneration does not exceed 2s. 6d. a working day, the following shall be the rates of contribution :—

Where the rate of remuneration does not exceed 1s. 6d. a working day :—

| | | |
|---|---|---|
| To be paid by the employer | For men | 6d. a week. |
| | For women | 5d. a week. |
| To be paid out of moneys provided by Parliament . . . . . | | 1d. a week. |

Where the remuneration exceeds 1s. 6d., but does not exceed 2s., a working day :—

| | | |
|---|---|---|
| To be paid by the employer | For men | 5d. a week. |
| | For women | 4d. a week. |
| To be paid by the contributor . . . | | 1d. a week. |
| To be paid out of moneys provided by Parliament . . . . . | | 1d. a week. |

Where the rate of remuneration exceeds 2s., but does not exceed 2s. 6d., a working day :—

| | | |
|---|---|---|
| To be paid by the employer | For men | 4d. a week. |
| | For women | 3d. a week. |
| To be paid by the contributor . . . | | 3d. a week. |

## Part II.

Ireland.

### Employed Rate in Ireland.

| | |
|---|---|
| In the case of men . . . . | 5½d. a week. |
| In the case of women . . . . | 4½d. a week. |

Employers and Employed Contributors.

### Contributions by Employers and Employed Contributors.

| | | |
|---|---|---|
| To be paid by the employer . . . | | 2½d. a week. |
| To be paid by the contributor | men | 3d. a week. |
| | women | 2d. a week. |

In the case of employed contributors of either sex of the age of 21 or upwards whose remuneration does not include the provision of board and lodging by their employer, and the rate of whose remuneration does not exceed 2s. 6d. a working day, the following shall be the rates of remuneration :—

Where the rate of remuneration does not exceed 1s. 6d. a working day :

| | | |
|---|---|---|
| To be paid by the employer | For men | 4½d. a week. |
| | For women | 3½d. a week. |
| To be paid out of moneys provided by Parliament . . . . . | | 1d. a week. |

Where the rate of remuneration exceeds 1s. 6d., but does not exceed 2s., a working day:

| | | |
|---|---|---|
| To be paid by the employer | For men | 4d. a week. |
| | For women | 3d. a week. |
| To be paid by the contributor . . | | ½d. a week. |
| To be paid out of moneys provided by Parliament . . . . . | | 1d. a week. |

Where the rate of remuneration exceeds 2s., but does not exceed 2s. 6d., a working day:

| | | |
|---|---|---|
| To be paid by the employer | For men | 3½d. a week. |
| | For women | 2½d. a week. |
| To be paid by the contributor . . | | 2d. a week. |

Voluntary Contributors.

Though the Act was no doubt devised for wage-earners, there is a provision allowing others to come in whose total income is not more than £160 a year and who, though not within the compulsorily insured class, are wholly or mainly dependent on their earnings in some regular occupation, and these are called voluntary contributors. The kind or trade or business does not matter. Small tradesmen, small employers, jobbing workmen, women working on their own account, Civil servants, commission agents, &c., &c., all are eligible for insurance. The same privilege extends to persons who have been compulsorily insured for five years or more and then cease to be employed contributors. The rate of contribution for the voluntary contributor under 45 years of age who joins within six months of the commencement of the Act will be the same as for the employed contributor, but he will, of course, have to pay the share borne in the other case by the employer. The contribution will, therefore, be 7d. per week for men and 6d. per week for women. If on joining the voluntary contributor is of 45 years or upwards, the contributions will be graduated according to age. Contributions shall cease to be payable at the age of 70 years.

## CHAPTER III.

### HOW CONTRIBUTIONS ARE COLLECTED.

The employer shall, in the first instance, pay both the contributions payable by himself (referred to in the Act as the employer's contributions), and also on behalf of the employed contributor (i.e., the worker) the contributions payable by such contributor, and shall be entitled (but is not compelled) to recover from the contributor by deduction from his wages or otherwise the amount of the contributions so paid by him on behalf of the contributor, in accordance with the rules set out below. The method of making the payments by the employer is as follows: Each insured person will be provided with an insurance card by his society or by the Post Office—a specimen copy of this card is given in the appendix—and

it will be the duty of the employer to obtain from the Post Office and to affix periodically to these cards certain distinctive adhesive stamps, called "National Health Insurance Stamps," up to the amount of the joint contribution of employer and worker.

Contributions in respect of employed contributors shall cease to be payable on their attaining the age of 70.

The rules referred to above are as follows:—

1. A weekly contribution shall be payable for each calendar week during the whole or any part of which an employed contributor has been employed by an employer: Provided that, where one weekly contribution has been paid in respect of an employed contributor in any such week, no further contribution shall be payable in respect of him in the same week, and that where no remuneration has been received, and no services rendered by an employed contributor during any such week, or where no services have been rendered by an employed contributor during any such week and the employed contributor has been in receipt of sickness or disablement benefit during the whole or any part of that week, the employer shall not be liable to pay any contribution either on his own behalf or on behalf of the contributor in respect of that week.

2. The employer shall, except as hereinafter provided, be entitled to recover from the employed contributor the amount of any contributions paid by him on behalf of the employed contributor.

3. Except where the employed contributor does not receive any wages or other pecuniary remuneration from the employer the amounts so recoverable shall, notwithstanding the provisions of any Act or any contract to the contrary, be recoverable by means of deduction from the wages or other remuneration, and not otherwise; but no such deductions may be made from any wages or remuneration other than such as are paid in respect of the period or part of the period in respect of which the contribution is payable or in excess of the sum which represents the amount of the contributions for the period (if such period is longer than a week) in respect of which the wages or other remuneration are paid.

4. Where a contribution paid by the employer on behalf of an employed contributor is recoverable from the contributor, but is not recoverable by means of deductions as aforesaid, it shall (without prejudice to any other means of recovery) be recoverable summarily as a civil debt, but no such contribution shall be recoverable unless proceedings for the purpose are instituted within three months from the date when the contribution was payable.

5. Where the contributor is employed by more than one employer in any calendar week the first person employing him in that week, or such other employer or employers as may be

prescribed shall be deemed to be the employer for the purposes of the provisions of Part I. of this Act relating to the payment of contributions.

6. Regulations of the Insurance Commissioners may provide that in any cases or any classes of cases where employed contributors work under the general control and management of some person other than their immediate employer, such as the owner, agent, or manager of a mine or quarry, or the occupier of a factory or workshop, such person shall, for the purposes of the provisions of Part I. of this Act relating to the payment of contributions and of these rules, be treated as the employer and may provide for allowing him to deduct the amount of any contributions (other than employers' contributions) which he may become liable to pay from any sums payable by him to the immediate employer, and for enabling the immediate employer to recover from the employed contributors the like sums, and in the like manner as if he were liable to pay the contributions.

7. Where the contributor is not paid wages or other money payments by his employer or any other person, the employer shall be liable to pay the contributions payable both by himself and the contributor, and shall not be entitled to recover any part thereof from the contributor.

8. Notwithstanding any contract to the contrary, the employer shall not be entitled to deduct from the wages of or otherwise to recover from the contributor the employer's contribution.

9. Any sum deducted by any employer from wages or other remuneration under these rules shall be deemed to have been entrusted to him for the purpose of paying the contribution in respect of which it was deducted.

10. The Insurance Commissioners may by regulations provide that in the case of outworkers the contributions to be paid may be determined by reference to the work actually done instead of by reference to the weeks in which work is done, and any such regulations may apply to all trades, or to any specified classes or branches of trades, and may determine the conditions to be complied with by employers who adopt such a system of payment of contributions.

## CHAPTER IV.

### BENEFITS.

Benefits and Administration thereof.

The minimum benefits conferred upon insured persons are as follows:—

#### (*a*) Medical Benefit.

This consists of medical treatment and attendance, including the provision of proper and sufficient medicines and such medical and surgical appliances as may be prescribed.

Every Insurance Committee shall, for the purpose of administering medical relief, make arrangements with duly qualified medical practitioners for attendance and treatment as mentioned above, and with chemists for the supply of medicines, &c., required.

Unlike the friendly societies and clubs, the insured person will be able to choose his own doctor. He will be eligible for medical benefit six months after the Act comes into force and thenceforward. Medical benefit does not, however, include any right to medical attendance in respect of a confinement.

### (*b*) Sanatorium Benefit.

This consists of treatment in sanatoria or other institutions or otherwise when suffering from tuberculosis or such other diseases as the Local Government Board, with the approval of the Treasury, may appoint. Besides sanatoria, dispensaries and similar institutions, whether under private or public control, may be paid to treat insured persons.

The sums available for defraying the expenses of sanatorium benefit in each year shall be:

(1) one shilling and threepence for defraying the expenses of each insured person resident in the county or county borough, payable out of the funds out of which benefits are payable;

(2) one penny in respect of each such person, payable out of moneys provided by Parliament;

but it is provided that the Commissioners may retain the whole or any part of these sums for research purposes.

An insured person shall not be entitled to sanatorium benefit unless the Insurance Committee recommends the case. This Committee will decide—no doubt upon medical advice—who is to receive this benefit and what form it shall take.

Sanatorium benefit may also be extended to the dependents of insured persons, such as the wife and children, or to any class of such dependants.

It is not the function of the societies or the Insurance Commissioners actually to build sanatoria. A special grant of one and a half millions sterling is proposed to be made by Parliament to local authorities, such as County Councils and Town Councils, for this particular purpose.

### (*c*) Sickness and (*d*) Disablement Benefits.

This consists of periodical payments whilst rendered incapable of work by some specific disease or by bodily or mental disablement of which notice has been given.

These payments will commence from the fourth day after the insured has been rendered incapable of work, and will continue for a period not exceeding twenty-six weeks.

In the case of the disease or disablement continuing after the determination of sickness benefit, periodical payments will be made so long as so rendered incapable of work by the disease or disablement.

The rates of sickness and disablement benefit to which insured persons are entitled are as follows :—

### Table A—Ordinary Rates.

*Sickness Benefit.*—For men, the sum of 10s. a week throughout the whole period of twenty-six weeks. For women, the sum of 7s. 6d. a week throughout the whole period of twenty-six weeks.

*Disablement Benefit.*—The sum of 5s. a week for men and women alike so long as disablement continues, even until they are of the age of 70 years of age, at which period they, of course, become eligible for an old-age pension.

*Unmarried Persons under 21.*—In the case of insured persons who are under 21 and unmarried reduced rates of sickness benefit are provided. But where any such person who is over 16 and a member of an approved society is able to prove that "one or more members of his family are wholly or mainly dependent upon him," such reduction will be dispensed with. The reduced rates are as follows:

### Table B—Reduced Rates in the Case of Unmarried Minors.

*Sickness Benefit.*—For males, the sum of 6s. a week during the first thirteen weeks, and the sum of 5s. a week during the second thirteen weeks. For females, the sum of 5s. a week for the first thirteen weeks, and the sum of 4s. a week for the second thirteen weeks.

*Disablement Benefit.*—For females, the sum of 4s. per week.

*Persons Aged over 50.*—There is a reduced rate of sick pay also for the insured person over 50 years of age, when he becomes an employed contributor and has not at the date of any claim by him for sickness benefit paid at least 500 weekly contributions. These rates are as follows :

### Table C—Reduced Rates for Persons Over Fifty in Certain Cases.

Where the insured person is over 50 and under 60 at the time of becoming an employed contributor :—

For men, the sum of 7s. a week throughout the whole period of twenty-six weeks.

For women, the sum of 6s. a week throughout the whole period of twenty-six weeks.

Where the insured person is over 60 at the time of becoming an employed contributor :—

For both men and women, the sum of 6s. a week for the first thirteen weeks, and 5s. a week during the second thirteen weeks.

TABLE D—RATES AND CONDITIONS FOR MARRIED WOMEN.

*Sickness Benefit.*—During the first thirteen weeks, the sum of 5s. a week; during the second thirteen weeks, 3s. a week.

*Disablement Benefit.*—The sum of 3s. a week onwards.

TABLE E—BENEFITS FOR MARRIED WOMEN WHO DO NOT BECOME VOLUNTARY CONTRIBUTORS AT REDUCED RATES.

Payment of the sum of 5s. a week on confinement during a period not exceeding four weeks on any one occasion.

Payments during any period of sickness or distress subject to regulations made by the Insurance Commissioners, and to the discretion of the society or committee administering the benefit.

Sickness benefit and disablement benefit shall not be payable during the two weeks before and four weeks after confinement, except in respect of a disease or disablement neither directly nor indirectly connected with child-birth.

When Sickness Benefits cease.

The right to sickness and disablement benefit shall cease at the age of 70.

Subsequent Illness.

Where an insured person has been in receipt of sickness benefit and has recovered, any subsequent disease or disablement shall be considered a continuation of the first unless in the meantime a period of at least twelve months has elapsed, and at least fifty contributions have been paid by or for him or her.

(*e*) MATERNITY BENEFIT.

This consists of the payment in the case of the confinement of the wife or where the child is a posthumous child of the widow of an insured person, or of any other woman who is an insured person, of a sum of thirty shillings.

It is left to the mother to decide whether she will be attended by a medical man or by a duly certified midwife, and her choice of such person shall be quite unfettered.

Where the mother is not herself insured, the allowance of thirty shillings is treated as a benefit to the husband.

---

Time when Benefits accrue.

Notwithstanding anything in this, the Health Insurance, part of the Act, no insured person shall be entitled

(*a*) *to medical benefit* during the first six months after the commencement of the Act;

(*b*) *to sickness benefit* unless and until twenty-six weeks have elapsed since his entry into insurance, and at least twenty-six weekly contributions have been paid by or in respect of him;

(*c*) *to disablement benefit* unless and until one hundred and four weeks have elapsed since his entry into insurance, and at least one hundred and four weekly contributions have been paid by or in respect of him;

(*d*) *to maternity benefit* unless and until twenty-six, or in the case of a voluntary contributor fifty-two weeks, have elapsed since his entry into insurance, and at least twenty-six, or in the case of a voluntary contributor fifty-two weekly contributions, have been paid by or in respect of him.

Contributors in Hospitals, etc.

No payment shall be made on account of sickness, disablement, or maternity benefit to or in respect of any person while such person is an inmate of any workhouse, hospital, asylum, convalescent home, or infirmary supported by any public authority, or by public funds, or by a charity, or voluntary subscriptions, or of a sanatorium or similar institution approved under the Act.

The sum which would otherwise have been payable to such person shall be used in one of the three following ways—viz.:

(*a*) for the relief or maintenance of his dependents (if any) in such manner as the society or committee, by which the benefit is administered after consultation whenever possible with such person, thinks fit;

(*b*) if the insured person (being a member of an approved society) is an inmate of a sanatorium or similar institution and has no dependents, it shall be paid to the Insurance Committee for general purposes thereof; or

(*c*) person being a member of an approved society is an inmate of a hospital, asylum, convalescent home, or infirmary supported by charity or voluntary subscriptions and has no dependents, it will be paid towards his maintenance in the institution if an agreement for the purpose has been made between the responsible authorities.

In the case of the confinement of an insured married woman, however, only the sickness payments would be available for dependents; the maternity allowance would go to the institution of which she was an inmate.

In the case of a deposit contributor the above provisions of (*b*) and (*c*) do not apply, and the provision (*a*) will only apply where money is needed for the maintenance of his dependents.

Additional Benefits.

The minimum benefits described will be granted after the qualifying periods stated above. But it is considered that a well-administered society will later on be able to give other benefits. If a society shows a surplus it will be allowed to grant to its members one or more of the following additional benefits—viz.:

1. Medical treatment and attendance for any persons dependent upon the labour of a member.

2. The payment of the whole or any part of the cost of dental treatment.

3. An increase of sickness benefit or disablement benefit in the case either of all members of the society or of such of them as have any children or any specified number of children wholly or in part dependent upon them.

4. Payment of sickness benefit from the first, second, or third day after the commencement of the disease or disablement.

5. The payment of a disablement allowance to members though not totally incapable of work.

6. An increase of maternity benefit.

7. Allowances to a member during convalescence from some disease or disablement in respect of which sickness benefit or disablement benefit has been payable.

8. The building or leasing of premises suitable for convalescent homes and the maintenance of such homes.

9. The payment of pensions or superannuation allowances whether by way of addition to old age pensions under the Old Age Pensions Act, 1908, or otherwise.

10. The payment, subject to the prescribed conditions of contributions to superannuation funds in which the members are interested.

11. Payments to members who are in want or distress, including the remission of arrears whenever such arrears may have become due.

12. Payments for the personal use of a member who by reason of being an inmate of a hospital or other institution is not in receipt of sickness benefit or disablement benefit.

13. Payments to members not allowed to attend work on account of infection.

14. Repayment of the whole or any part of contributions thereafter payable under Part I. of this Act by members of the society or any class thereof.

## CHAPTER V.

### THE APPROVED SOCIETIES.

Approved Societies.

Every insured person must become either a member of an approved society or a Post Office deposit contributor. The whole policy of the Bill is to encourage insurance through an approved society. Any organisation, society, or body of persons may become an approved society provided that that section of its work which deals with State insurance satisfies the specified conditions. No regard whatever will be paid to any other branch of the society's or company's work. This section will be a thing entirely separate and apart. Practically all organisations concerned with insurance in any form —e.g., affiliated orders, other friendly societies, trade unions, dividing societies, collecting and industrial insurance companies, &c.—will be eligible, though, of course, in many cases separate sections will have to be formed. Take, for instance, the slate clubs, and other dividing societies—these must keep separate accounts in proper form for the State Insurance section of their work and must give security if required, and, most important of all, no portion of the funds accruing from this section may in any circumstances be divided out.

Conditions of Approved Society.

No society shall receive the approval of the Insurance Commissioners (and thus become an approved society) unless it satisfies the following conditions:—

Not run for Profit.

(1) The society or State insurance section must not be carried on for profit. All contributions under the Act must be used for the statutory benefits.

Insured Members to have Control.

(2) Its constitution must provide for its affairs being subject to the absolute control of the insured persons or members, who must have the right to elect and remove if necessary the governing committee or officials.

Minimum Number of Members.

(3) It shall have not less than 5,000 members. (For the case of smaller societies see later.)

Security to be given.

(4) Security shall be given sufficient to provide against any malversation or misappropriation by officers of the society of any funds coming to the hands of the society.

**Rules for Government of Society.**

(5) Rules must be made for the proper government of every society, and if it be a society with branches it must make provision for

(*a*) the government of the society and its branches;

(*b*) the determination of disputes arising between the society and any of its branches;

(*c*) the administration of benefits by the branches as respects insured persons who are members of such branches;

(*d*) the keeping of proper books of account by the branches;

(*e*) the suspending from the right of administering benefits any branch which is guilty of mal-administration.

(6) An actuarial valuation must be made every three years, and if necessary adjustments in benefit or contributions required to preserve the society's solvency must be made. If upon any such valuation a surplus is disclosed two-thirds will be retained by the branch for additional benefits for its own members. The remaining one-third will be paid to a central fund for the whole Order. A branch whose valuation shows a deficit will be entitled to draw three-quarters of it, or the whole if the Order thinks fit, from the central fund. The other quarter must be met in the same way as a deficiency for the whole Order, by a compulsory levy upon the members (not upon the employers) or a reduction of sick pay.

**Federation and Pooling of Small Societies.**

A society otherwise qualified for approval, but with less than 5,000 members, for the purpose of averaging risks arising under the State insurance scheme, must

(1) federate with other small societies throughout the country until the 5,000 limit is passed. This will be the course adopted by societies with membership of a distinctive kind—e.g., trade unions, agricultural societies, societies connected with religious bodies; or

(2) Associate in a pooling arrangement with the other unfederated small societies in its county.

In the first case a central financial committee will be formed for the group; in the second case, the Insurance Committee will control the arrangements.

A complete list of the societies approved to date of publication will be found as Appendix A.

## MEMBERSHIP OF APPROVED SOCIETIES.

Membership of Society.

Any insured person and any person entitled to become an insured person may apply to an approved society for membership therein. The approved society is entitled, in accordance with its rules, to admit or reject any such applicant, or to expel any of its members being insured persons, provided that no such application shall be refused solely on the ground of the age of the applicant.

Any person not admitted by an approved society may become a Post Office deposit contributor. These persons will in general be the "bad lives." (See later under heading "Deposit Contributors.")

A person cannot be insured under the Act in two or more societies at the same time. Nor being a Post Office contributor can he become a member of an approved society for the purpose of the Act. But for purposes outside the Act he may insure himself as often as he pleases.

# CHAPTER VI.

## ARREARS IN CONTRIBUTIONS.

Arrears.

Where an insured person, being a member of an approved society, is in arrear to an amount greater than thirteen weekly contributions a year on the average since his entry into insurance, his right to benefits other than medical, sanatorium, and maternity benefit shall be suspended, and where he is in arrears to an amount greater than twenty-six weekly contributions a year on the average since his entry into insurance, his right to medical, sanatorium, and maternity benefit shall be suspended, and at the expiration of the calendar year next after the date when he becomes suspended from all benefits any sums credited to the society in respect of him calculated in the prescribed manner shall, if his right to benefits still continues to be suspended, be carried to such account and dealt with in such manner as may be prescribed for the benefit (except so far as such sums comprise sums in respect of a reserve value) of the society or any other society to which such person may subsequently be transferred:

Provided that if at any time after suspension from any such benefits he becomes employed within the meaning, he shall be entitled to those benefits at such rate, after the lapse of such time and after the payment of such number of contributions as would have been applicable to his case had he not previously been an insured person, but if he so elects at any time, the benefits to which he is entitled shall be such as he would be entitled to were the period from the time of his original entry into insurance taken as a whole.

Where an employed contributor claiming sickness benefit is at the date of such claim in arrears, but the arrears are less

than as aforesaid, then the rate of sickness benefit shall be reduced to a sum not less than five shillings a week or the time when sickness benefit commences deferred, proportionately to the amount of arrears in accordance with the following table:

| (1) Where the Arrears amount to | | | (2) Rates of Sickness Benefit. | |
|---|---|---|---|---|
| | | | Men. | Women. |
| | | | s. d. | s. d. |
| 4 contributions a year on average | | | 9 6 | 7 3 |
| 5 | ,, | ,, | 9 0 | 7 0 |
| 6 | ,, | ,, | 8 6 | 6 9 |
| 7 | ,, | ,, | 8 0 | 6 6 |
| 8 | ,, | ,, | 7 6 | 6 3 |
| 9 | ,, | ,, | 7 0 | 6 0 |
| 10 | ,, | ,, | 6 6 | 5 9 |
| 11 | ,, | ,, | 6 0 | 5 6 |
| 12 | ,, | ,, | 5 6 | 5 3 |
| 13 | ,, | ,, | 5 0 | 5 0 |
| For both Men and Women. | | | 5s. 0d., commencing 5th day after commencement of illness. | |
| | | | ,, ,, | 6th ,, ,, |
| | | | ,, ,, | 7th ,, ,, |
| | | | ,, ,, | 8th ,, ,, |
| | | | ,, ,, | 9th ,, ,, |
| | | | ,, ,, | 10th ,, ,, |
| | | | ,, ,, | 11th ,, ,, |
| | | | ,, ,, | 12th ,, ,, |
| | | | ,, ,, | 13th ,, ,, |
| | | | ,, ,, | 14th ,, ,, |

NOTES.

Where the insured person is, by virtue of any of the provisions of the Health Insurance part of this Act other than those relating to arrears, entitled to sickness benefit at a rate lower than the full rate, this table shall have effect as if the entries in the first column were so shifted down that the first entry therein was set opposite the entry in the second column next below the entry specifying the rate of sickness benefit to which the insured person is entitled.

When the rate of sickness benefit during the first thirteen weeks to which the insured person is entitled is, by virtue of any of the provisions of the Act other than those relating to arrears, less than 5s. a week, this table shall have effect as if such lower rate were therein substituted for the rate of 5s. a week.

Where a voluntary contributor is in arrears, he shall be liable to such proportionate deduction as may be prescribed.

In calculating arrears no account shall be taken of the accruing

(*a*) arrears during periods of sickness;

(*b*) arrears against an insured woman during the two weeks before and four weeks after confinement;

(*c*) arrears in the case of an employed contributor during the first twelve months after the commencement of the Act.

Nor will arrears due to unemployment not amounting to four weeks a year on the average be counted against any person, as will be seen from the table on the previous page.

Where a person has paid any arrears payable by him which accrued during the calendar year current at the date of payment and the previous year, he shall be treated as if the arrears so paid had never become due provided that, if such person is then or within a month becomes incapable of work by disease or disablement he shall for the purposes of this section of the Act be deemed to be still in arrear in respect of the amount until after the expiration of one month of the payment. (See page 34 as to arrears cards and payment of arrears.)

## CHAPTER VII.

**Prohibition against Double Insurance.**

No person shall attempt to become a member of more than one approved society at the same time, or, being a deposit contributor, to become at the same time a member of an approved society, but nothing shall prevent an insured person becoming in addition a member of any society independently of this Act.

**Where Contributors entitled to Compensation or Damages.**

Where an insured person has received, or recovered, or is entitled to do so, whether from his employer or other person, any compensation of damages under the Workmen's Compensation Act, 1906, or under the Employers' Liability Act, 1880, or at Common Law in respect of any injury or disease, then:

No sickness or disablement benefit shall be paid in respect of that injury or disease where the insured person is entitled to a like or greater sum than under this Act; but where such allowance is less than the benefit he would receive, he shall be paid only the amount necessary to make up the difference.

Where an agreement is made as to the amount of compensation and it is less than 10s. a week, or as to the redemption of a weekly payment by a lump sum under the Workmen's Compensation Act, the employer must send notice of it within three days to the Insurance Commissioners or to the society or committee concerned.

Where an insured person who is entitled to compensation unreasonably refuses or neglects to take proceedings to enforce

his claim, the society or committee concerned is empowered to sue in his name, or to withhold payment of any benefit to which he would otherwise be entitled. The society or committee, and not the insurer, would be responsible for the costs of the proceedings.

### Deposit Contributors.

Deposit Contributors.

The deposit contributors are inevitably the residue of persons who either cannot obtain or cannot retain membership of any of the societies. Every society is given complete liberty to accept or refuse any applicant for membership, and it is only reasonable to think that no society will be willing to accept those who are already in bad health. Therefore, the majority of those who are driven to the post-offices to become deposit contributors will be the "bad lives." They will pay the same weekly contribution as the other insured persons, and the State will similarly contribute its share. The total contributions received in respect of each person will be credited to a special fund, called the Post Office Fund. His benefits will be paid from the money standing to his credit in this fund, and his right to benefits will cease when this money is exhausted. The sum for paying the doctor, the 1s. 3d. for sanatoria, and the estimated costs of administering the fund are to be deducted at the beginning of each twelve months. Upon the death of a deposit contributor four-sevenths (in case of a woman one-half) of the amount standing to his credit in the fund—that is, the amount of his own contributions—shall be paid to his nominee or personal representative.

If a contributor permanently goes abroad these same proportions will be paid to him.

This deposit scheme is a temporary arrangement, and ceases on January 1, 1915. Before that date there will no doubt be a further Bill introduced containing provisions based upon experience of the working of the Act.

## CHAPTER VIII.

### INSURANCE CARDS AND BOOKS.

Issue of Cards.

Appendix Form No. 1.

Every person who is about to enter upon an employment by reason of which he will be liable to become an insured person shall, before entering upon that employment, apply to the approved society of which he is a member, or if he has not become a member of an approved society apply to the postmaster for the issue to him of a card (Appendix B), and every society or postmaster to whom any such application is made shall inscribe upon a card appropriate to the case the name

and address of that person and issue the card to him accordingly:

Provided that—

(*a*) In the case of a person who is in employment at the date on which he attains the age of 16, or at the date of the commencement of the Act, that person shall make the required application, or before the date on which he attains that age, or the commencement of the Act, as the case may be; and

(*b*) where for any reason it is impracticable for any such person to make this application within the time so directed, he shall make it as soon after as possible.

Every employed contributor shall, on or before the expiration of the period of currency of his card, apply to his approved society or to the postmaster, as the case may require, for the issue to him of a card for the next succeeding period, and the society or postmaster shall issue such a card accordingly, inscribed with the name and address of the member.

When during the period of currency of a card

(*a*) a person to whom a card has been issued is transferred from one society or branch of a society to another society or branch, or changes his place of residence from one part of the United Kingdom to another, or being a member of an approved society becomes a deposit (Post Office) contributor, or being a deposit (Post Office) contributor becomes a member of an approved society, or

(*b*) the card issued to any person is lost or destroyed, or so damaged as to become useless for the purpose for which it is issued,

that person shall make an application to the society or postmaster, as the case may require, for the issue to him of a new card, and upon the receipt of that application together with the card intended to be replaced or a declaration of its loss or surrender, the society or postmaster shall issue a new card inscribed with his name and address, and having a period of currency terminating at the same date as that for which it is substituted. Appendix Forms Nos. 2 & 3.

Any employed contributor being a member of an approved society who has not obtained a card from his society may make an application to the postmaster for the issue to him of a card, and the card shall be issued accordingly. Appendix Form No. 3.

Where an employed person changes his employment during the period of currency of a card he may, if he thinks fit, make such an application as is directed above.

Emergency cards shall be supplied by the postmaster to any employer upon his application.

At any time up to the expiration of six months after the commencement of the Act the Commissioners may, upon such terms and conditions as they think fit, supply cards to any employer, and the employer to whom cards are so supplied may, on application by any person employed by him, issue a card to that person if that person has not obtained a card from his society or from the postmaster:

Provided that before so issuing a card the employer shall inscribe upon the card the name and address of the person to whom the card is issued.

Where a person who has been a voluntary contributor becomes an employed person, he may either continue with the card he already has or apply for a new one.

Production of Card to Employer.

Every employer of any employed contributor may at any time require from that person the production to him of the card then current, and it shall be the duty of the contributor to produce that card.

Every employed contributor shall deliver up his card to his employer at such times as the employer may reasonably require it for the purpose of stamping:

Provided that a person shall not be liable to any penalty for failure to comply with this provision if he shows that there was reasonable cause for the failure.

The employer shall keep in safe custody any card in his possession for the purpose of stamping until the date upon which a contribution next becomes payable under the Act, or, if the employer and employed person so agree, until the expiration of the period of currency of the card, and shall thereupon return the card to the insured person duly stamped:

Provided that the employer may, if he thinks fit, affix to the card a number of stamps corresponding to the number of contributions which will become payable during the remainder of the period of currency of the card or any less number, and may thereupon return the card to the insured person.

Every employer of an employed contributor shall require from that person delivery to him of the card then current whenever required so to do by any inspector or other officer appointed under the Act or authorised to act in the execution of the Act, either in person or by notice under his hand, and the card shall be delivered accordingly and shall be forthwith returned to the contributor when no longer required for the purpose for which it was so delivered.

The employer shall return any card in his possession to the contributor, duly stamped at each of the times following, that is to say—

(*a*) upon the termination of the employment;

(*b*) upon the expiration of the period of currency of the card; and

(*c*) where the contributor requests the return of the card, not later than forty-eight hours after the receipt of the request.

Stamping of Cards.

The times for affixing a stamp or stamps to the card of a contributor in respect of contributions payable under the Act must be the times following, that is to say:—

(*a*) where money payment is made by the employer in respect of any employment—before the money payment in respect of the period for which the contribution is payable, so, however, that before the expiration of the period of currency of the card, or before the termination of the employment, or at any time if the contributor so demands and gives to the employer twenty-four hours' notice of his demand, the employer shall affix to the card a sufficient number of stamps to make payment for all the weekly contributions payable in respect of the period ending at the date of that expiration, termination, or demand; and

(*b*) where no money payment is made by the employer—on the first day of employment in each week:

Provided that if an employed contributor fails to deliver to his employer a card, the employer shall pay the contribution payable in respect of him by affixing a stamp to an emergency card and shall forthwith deliver that card to the contributor duly stamped.

An employer shall immediately after affixing any stamp to a card cancel the stamp by writing in ink or stamping with a metallic die with black indelible ink or composition across the face of the stamp the date upon which it is affixed, and in the case of an emergency card shall in addition write across the face of the stamp the name of the contributor, but, save as expressly provided in any regulations, no writing or other mark shall be made at any time upon the card or stamp until after the surrender of the card to the approved society or postmaster.

The Commissioners may, if they think fit, approve any arrangement whereby stamps are affixed at times, or contributions paid, in a manner other than those prescribed, so, however, that no such arrangement shall authorise the payment of any contribution at a date later than that upon which the wages for the period in respect of which the contribution is payable are paid, and in particular in the case of any employer who employs any employed contributors regularly and by agreement with them retains their cards during the period of currency, the Commissioners may (subject to such terms and conditions as they think fit to impose) allow that employer, if he deposits with them a sum equal to the estimated amount of contributions payable by him in respect of those contributors during the current period of

the currency of the cards, to stamp the cards on the expiration of the period of currency, and where such a deposit is made the employer shall be deemed to have duly affixed the necessary stamps to the cards of those contributors in the manner hereinbefore prescribed:

Provided that—

(i.) If the Commissioners so think fit they may allow any sum which is to be deposited with them under the foregoing provision to be paid to them at weekly intervals during the period instead of being paid to them in one sum at the commencement of the period; and

(ii.) Notwithstanding that any such deposit has been made the employer shall be liable to stamp before the termination of the employment the card of any contributor whose employment terminates before the end of the period of currency of his card, and if at any time a contributor so demands and gives to the employer twenty-four hours' notice of his demand shall be liable to stamp the card of that contributor on the expiration of the period of twenty-four hours.

**Production and Surrender of Cards to Society, Insurance Committee or Postmaster.**

Upon making any claim for benefit an employed contributor shall if so required produce his card to the approved society of which he is a member, or, in the case of a deposit contributor, to the postmaster or to the Insurance Committee.

Every employed contributor shall surrender his card to his approved society, or, in the case of a deposit contributor, to the postmaster, at the times following, that is to say:—

(*a*) upon joining an approved society;

(*b*) upon transferring from one approved society or branch to another approved society or branch;

(*c*) upon ceasing to be a member of an approved society;

(*d*) upon changing his place of residence from one part of the United Kingdom to another;

(*e*) upon the card becoming defaced in any manner not authorised by these regulations;

(*f*) within fourteen days after the expiration of the period of currency of the card;

(*g*) upon becoming a voluntary contributor; and

(*h*) in the case of a woman who before marriage was an insured person, upon ceasing on or after marriage to be employed.

## Voluntary Contributors.

Application of Rules as to Cards in case of Voluntary Contributors.

The provisions as to cards, etc., relating to employed contributors applies also to voluntary contributors, subject to the following modifications:—

(*a*) upon any person becoming a voluntary contributor the approved society or Insurance Committee, as the case may require, must forthwith issue to him the appropriate card;

(*b*) the duties imposed upon the employer of an employed contributor with respect to the stamping of cards shall be performed by the voluntary contributor, except that where the contributor is himself unable legibly to write the date across the face of the stamp he may instead of himself cancelling a stamp immediately after affixing a stamp deliver his card to the postmaster for the purpose of the stamp being cancelled by the postmaster by stamping with the official date-stamp.

(*c*) the contribution of a voluntary contributor shall be payable on the first day of each week unless the contributor is on that day incapable of work through some specific disease or bodily or mental disablement of which notice has been given, and in that case the contribution shall be payable on the first day of that week after the termination of the incapacity:

Provided that where a contributor has been rendered incapable of work by disease or disablement for a continuous period extending over parts of two weeks, and those parts taken together amount to more than six days, no contribution shall be payable by the contributor in respect of the second week;

(*d*) the Insurance Committee for the area in which the contributor resides shall be substituted for the postmaster as the authority to whom in the case of a deposit contributor application is to be made for the issue of a card, and no card shall be issued in respect of any voluntary contributor by the postmaster:

Provided that at any time before the expiration of three months from the commencement of the Act such an application may, if so desired, be made to and a card may be issued by any head postmaster;

Appendix Form No. 4.

(*e*) the authority by whom the card is issued to the voluntary contributor shall inscribe thereon, in addition to the particulars required in the case of an employed contributor, such further particulars as may from time to time be required by the Commissioners;

(*f*) seven days shall be substituted for fourteen days as the period after the expiration of the period of currency of a card within which it is to be delivered up to the approved society or postmaster as the case may require;

Appendix Forms No. 2 and No. 3.

(*g*) where a card has been issued to a voluntary contributor no further card shall be issued to that contributor except upon the surrender of the card for the period of currency then last terminated, or upon a declaration of its loss or surrender;

(*h*) a voluntary contributor shall produce his card whenever required to do so by the approved society of which he is a member, or, in the case of a deposit contributor, by the Insurance Committee.

## Payment of Arrears.

Provisions as to Arrears Cards and Payment of Arrears.

Any contributor desirous of paying any arrears of contributions may apply to the approved society of which he is a member for an arrears card, and the society shall inscribe thereon such particulars as may from time to time be required by the Insurance Commissioners, and shall issue to him a card so inscribed.

The contributor may affix to the arrears card so issued stamps in payment of any weekly contributions payable by him which are in arrear.

Every person affixing a stamp to an arrears card shall immediately cancel it by writing the date in ink across the face of the stamp:

Provided that where the person so affixing a stamp is himself unable legibly to write the date across the face of the stamp he may instead of himself cancelling the stamp deliver his arrears card to the postmaster for the purpose of the stamp being cancelled by the postmaster by stamping with the official date-stamp.

Every contributor who has affixed any stamp to an arrears card shall surrender the arrears card to the approved society of which he is a member not later than the time prescribed for the surrender of the contribution card current at the time when the stamp is affixed, and the approved society shall thereupon, if required and upon production of his insurance book, enter therein the date and the amount.

Arrears shall be deemed to have been paid at the time of the surrender of the arrears card bearing the appropriate stamps to the approved society of which the person paying arrears is a member.

## Persons Over the Age of 65.

Application in the case of persons over 65.

The provisions respecting cards, etc, relating to employed contributors shall apply to persons of the age of 65 or up-

wards and under the age of 70 at the commencement of the Act who are employed within the meaning of the Act, as if they were employed contributors.

### Employed Contributor Temporarily Unemployed.

Payment of Contributions in case of Employed Contributor temporarily Unemployed.

An employed contributor may, but shall not be required to pay any contribution in respect of any period during which he is temporarily unemployed or during which his employer is not liable to pay contributions in respect of him, but for the purpose of reckoning his arrears, contributions shall be deemed to be payable during any such period on the first day of each week unless the contributor is on that day incapable of work through some specific disease or bodily or mental disablement, of which notice has been given, and in that case the contribution shall be deemed to be payable on the first day of that week after the termination of the incapacity;

Provided that where a contributor has been rendered incapable of work by disease or disablement for a continuous period extending over parts of two weeks, and those parts taken together amount to more than six days, no contribution shall be deemed to be payable in respect of the second week unless the contributor has in that week rendered services to an employer.

### Insurance Books.

Provisions as to Issue, &c., of Insurance Books.

Every approved society upon issuing a card to any member not previously a contributor, or upon accepting any contributor as a member within the time prescribed by regulations of the Commissioners for joining an approved society, and every Insurance Committee upon receiving an insurance card surrendered by a contributor who has entered into insurance during the period of currency of the card shall thereupon cause to be entered in an insurance book (Appendix C) such particulars as may from time to time be required by the Commissioners, and shall issue that book to the person to or in respect of whom the card is so issued or by whom it is so surrendered.

An approved society may insert in the insurance book of any member of the society pages containing such matter relating to the affairs of the society or to any transactions between the member and the society as it may think fit.

Every contributor shall deposit his insurance book with the approved society or Insurance Committee, as the case may require, when giving notice of disease or disablement, or when required by the society or Insurance Committee to do so in pursuance of a request from any inspector or other officer appointed under the Act or empowered to act in the execution of the Act, and shall produce it when making any claim for maternity benefit or when making application to the postmaster for a new card, and at all reasonable times when required to do so by the approved society of which he is a member, or by the Insurance Committee or the postmaster, as the case may be.

The society or Insurance Committee to whom an insurance book is delivered with notice of disease or disablement shall retain the book until the termination of the disease or disablement.

Every contributor shall, upon surrendering his contribution card, deposit his insurance book with the approved society of which he is a member or with the postmaster for the purpose of transmission to the Insurance Committee, as the case may require, and the approved society or the Insurance Committee, as the case may be, shall return the book to the contributor within twenty-one days after the deposit, or in the case of a contributor requiring his insurance book for the purpose of claiming unemployment benefit under Part II. of the National Insurance Act, 1911, within seven days after application made by him.

Every contributor shall deposit his insurance book with the approved society of which he is a member, or with the Insurance Committee, as the case may be, upon the expiration of the period of currency of the book, or whenever the book is so defaced as to be rendered useless for the purpose for which it is issued, and the approved society or Insurance Committee, as the case may be, shall issue to him a new insurance book and shall return the book deposited within twenty-one days after the deposit, or in the case of a contributor requiring an insurance book for the purpose of claiming unemployment benefit under Part II. of the National Insurance Act, 1911, within seven days after application made by him.

When during the currency of an insurance book a contributor is transferred from one society or branch to another society or branch, or becomes a deposit contributor, or, in the case of a deposit contributor, becomes a member of a society, he shall surrender his insurance book to the approved society from which he is transferred or to the Insurance Committee of the district, and the society to which he is transferred or of which he becomes a member or the Insurance Committee of the district shall cause to be entered in a new insurance book such particulars as may from time to time be required by the Commissioners, and shall issue to him that book:

Provided that in the case of a member of a society transferred from one society or branch to another society or branch, the society or branch to which he is transferred may, if it sees fit, re-issue the surrendered insurance book with such alterations as may be necessary instead of issuing a new book.

Every approved society and Insurance Committee shall, at such times as the Commissioners may require, enter in every insurance book coming into its possession such particulars as the Commissioners may from time to time require.

Appendix Forms No. 5 and No. 6.

A contributor losing his insurance book shall forthwith make application to the society or Insurance Committee, as the case may require, and upon the receipt of that applica-

tion the society or Insurance Committee shall issue to him a new book containing the particulars required by these regulations.

If the Commissioners are satisfied on the application of any approved society that for any reason it is desirable that insurance books should not be issued by that society to its members, the Commissioners may exempt that society from its obligation to issue books to its members, and where any society is so exempted the provisions of this regulation shall not apply to the members of the society so exempted.

## Miscellaneous.

**Use of Forms.**

All cards and insurance books for the purposes of the Act shall be supplied by the Commissioners and shall be in the forms as set out in the Appendix, or in such forms substantially to the like effect as may from time to time be approved by the Commissioners, and shall be issued to insured persons without charge.

**Cards not to be assigned and miscellaneous provisions as to Cards.**

No person shall assign or charge or agree to assign or charge any card or insurance book, and any sale, transfer, or assignment of, or any charge on, any card or insurance book shall be void and of no effect.

Every employed person surrendering a card shall sign the same, and every employed person, being a person of the age of 21 or upwards whose remuneration does not include the provision of board and lodging by his employer, surrendering a card bearing stamps representing contributions paid or purporting to be paid in any period in which his rate of remuneration does not exceed 2s. per working day shall make and sign a declaration as to the rate of his remuneration.

**Appendix Form No. 7.**

Upon the death of any contributor any person having possession or thereafter obtaining possession of his card or insurance book shall, as soon as may be, deliver the same to the approved society or Insurance Committee, as the case may require, or to the Commissioners.

Any person having in his possession the card or insurance book of an insured person shall produce it at any reasonable time when required by an inspector or other officer appointed under the Act, or duly authorised to act in the execution of the Act.

Any employer who is unable to return the card or insurance book of any insured person to him on the termination of the employment shall return the card or book forthwith to the Commissioners.

These regulations as to insurance cards and books shall not apply to seamen, marines, or soldiers in the Naval or Military service of the Crown, or to masters, seamen or apprentices to the sea service, nor to any person in respect of whom regulations have been made under paragraph 6 of Schedule 3 of the Act, or to whom a certificate of exemption has been granted under the Act, or who is not insured by reason that, not having previously been insured, he has become employed after attaining 65 years of age, or to out-

38/136

workers in respect of whom contributions are payable by reference to work actually done by them except in so far as they may be expressly applied by the regulations of the Commissioners.

# CHAPTER IX.

## SPECIAL CLASSES.

### Married Women.

Married Women.

Where a woman who has before marriage been an insured person marries, she shall be suspended from receiving the ordinary benefits until the death of her husband; and if she is a member of an approved society one-third of her transfer value shall be carried to a separate account, called the "Married Women's Suspense Account"; but if at any time after the death of her husband she becomes an employed contributor the period between her marriage and the expiration of one month from the death of her husband shall be disregarded for the purpose of reckoning arrears, and there shall be transferred from the Married Women's Suspense Account to the society of which she is a member the proper reserve value calculated according to tables to be prepared by the Insurance Commissioners.

Provided that where previous to marriage the woman was an employed contributor and continues so after marriage she shall not be suspended so long as she so continues to be employed; and that where a woman so suspended from the ordinary benefits becomes employed before the death of her husband, contributions shall thereupon again become payable in respect of her, and she shall cease to be suspended, but subject to regulations she shall for purposes of benefits be treated as if she had not previously been an insured person.

Where a married woman being a member of an approved society is so suspended as mentioned above she may elect, within one month after suspension or subject to the approval of the society, after one month and notwithstanding that she is not engaged in any regular occupation, to become a voluntary contributor, subject to the following modifications:—

(*a*) The rate of contribution payable by her shall be threepence per week.

(*b*) The benefits she shall be entitled to shall be

(1) medical benefit, and

(2) sickness and disablement benefit at the rate and subject to the conditions specified in Table D set forth on page 20.

Where a married woman elects not to become such a voluntary contributor she shall be entitled to have a sum equal to

the remaining two-thirds of her transfer value applied in accordance with the regulations of the Commissioners towards the payment of any of the benefits specified in Table E set forth on page 20 until the same is exhausted.

Where the husband of a woman suspended as aforesaid dies she may adopt one of the following courses—viz. :

(1) She can be an employed contributor at full benefits of 7s. 6d. or 5s.

(2) She can be a voluntary contributor, paying 6d. a week and obtaining full benefits. She must have the necessary qualification of being wholly or mainly dependent for her living on some regular employment, or have been an insured person for five years or upwards. If she wishes to avail herself of this provision she must do so within one month of the death of her husband.

(3) She can continue to be (or become) a voluntary contributor at the reduced rate, paying 3d. a week and getting the benefits referred to in Table D, referred to above and set forth on page 20. The ordinary conditions in respect of voluntary insurance do not apply in this case, but the woman must make her election within one month after the death of her husband.

In the case of a woman deposit contributor two-thirds of her cash balance in the Post Office Fund will be applied in the manner specified in Table E, as referred to above, until such sum is exhausted.

With respect to the woman who was married before the commencement of the Act it is provided that if at any time subsequently either before or within one year after the death of her husband she should become an employed contributor and a member of an approved society she shall be entitled to full benefits whatever her age may be.

## Aliens.

Aliens.

The Act applies to persons of the age of 17 or upwards at the date of entry into insurance who are not British subjects subject to the following modifications:—

(*a*) Every person to become a member of an approved society must submit to the following conditions:

(*b*) No part of benefits shall be paid out of Parliamentary moneys.

(*c*) Rate of sickness, disablement, and maternity benefit shall, as regards deposit contributors, be reduced in case of men to seven-ninths, in case of women to three-quarters of ordinary rate.

(*d*) No part of sums payable in respect of such persons for medical or sanatorium benefit or administration shall be paid out of moneys provided by Parliament.

The society will itself decide how much sick and disablement pay and what sum for maternity benefit each alien shall receive.

Where, however, aliens (*a*) on May 4, 1911—the date of the introduction of the Bill—were members of friendly societies or other organisations which become approved societies under the Act, and (*b*) had then been resident in the United Kingdom for five years or upwards, such persons will come under the Act on the same terms as British subjects.

Similar rules apply to aliens who become deposit contributors. They will receive only seven-ninths in benefits, there being no contribution from the State.

A British woman who has become an alien by marrying a foreign husband will not be regarded as such if the marriage has been ended by death, divorce, or separation.

## Navy and Army.

Sailors and Soldiers.

The Act provides for the following contributions per man:

| | |
|---|---|
| Sailors and soldiers . . . . | 1½d. per week. |
| The Admiralty or the Army Council, as the case may be . . . . | 1½d. per week (or its equivalent). |

The State will pay for two-ninths of the benefits exactly as in the case of other insured persons.

A soldier, seaman, or marine who, before enlisting, or within six months of enlistment, or within six months of the commencement of the Act has joined an approved society shall pay his contributions to the society; the others will be insured in a Navy and Army Insurance Fund. The weekly contributions to be made by the Admiralty and Army Council shall be sufficient to keep the Navy and Army Insurance Fund solvent.

Maternity benefits will be given the wives of sailors and soldiers while still serving, whether they are married on or off strength. If a man should contract consumption during service he will be given treatment in a sanatorium provided under the scheme, and the cost will be borne by the Navy and Army rates.

When men are discharged they will be entitled to full benefits like other insured persons.

Where a man has re-engaged for pension he may please himself as to whether he continues his insurance. If he does not he may lose much of the advantage of his own and the State's contributions during his first period of service.

There shall be no deductions for benefits made on account of any pension to which a man may be entitled.

## Mercantile Marine.

Mercantile Marine and Fishermen.

Under the Merchant Shipping Act any sailor who falls sick on a ship at sea must be provided for by the shipowner as far as possible with all necessary medical attendance, and he must be paid his wages and maintained until he is landed at a British port. He would, therefore, not get the advantage of the ordinary medical sickness benefit provided under the Act. It is clear, therefore, that in the case of sailors on foreign-going ships or ships in regular trade on foreign stations the cost to the insurance funds will be considerably diminished. Consequently the contributions in these cases have been reduced to the following :

The man will pay 4d. a week for only forty-two weeks in a year (equivalent to 3d. per week all the year).

The shipowner will pay 2d. a week for fifty-two weeks in respect of every man he employs.

For seamen in the home and coastal trade, and for fishermen, contributions at the usual rate will be paid.

Foreign sailors will not be insured, but to prevent unfairness to English sailors the shipowner will be compelled to pay his contributions for a foreign as well as an English sailor.

The contributions will be paid to the Seamen's National Insurance Society, in which most sailors will be insured. It will be managed by equal numbers of representatives of the Board of Trade, of shipowners, and of sailors.

With the extra subscriptions paid on account of foreign sailors there will be a considerable surplus in the fund, and the society is authorised to use this surplus for providing a pension scheme for merchant sailors.

Fishermen paid by shares on the profits or gross earnings of the vessel on which they work will be insured on the same terms as a fisherman paid wages in the ordinary way unless excepted by a special order of the Insurance Commissioners.

## Domestic Servants.

Domestic Servants.

The master or mistress of a domestic servant, as the case may be, may decide to contribute on either of two scales—viz. :

1. The employer may pay the full 3d. per week and deduct a further 3d. from the servant's wages ; or
2. The employer may agree to pay the servant full wages for a maximum of six weeks' sickness each year, and his contribution will then be 2½d. per week and the servant's 2d. per week.

If the servant should join an approved society, then when she becomes ill, whether she stays in her employer's house or goes elsewhere, she will be entitled to receive medical benefit, sickness and disablement benefit, sanatorium benefit if necessary, and maternity benefit.

Other benefits will be given if her society shows a surplus after three years' working.

An employer who has agreed to pay the servant wages in full for six weeks, as above referred to, may, by giving three months' previous notice to the Insurance Committee, withdraw from doing so as from the commencement of the next calendar year, and from that day the contributions shall revert to the original amounts of 3d. each week for him and his servant.

None of the provisions with regard to the payment of full wages and the reduction in contributions, &c., shall apply as respects any person employed at a rate of remuneration which is less than ten shillings a week.

Employers must still continue to pay full wages during sickness where such is the established custom, and this is not in any way affected by the Act.

### Persons Between the Ages of 65 and 70.

Persons between 65 and 70.

If any person who is of the age of 65 or upwards and under 70 at the commencement of this Act is employed within the meaning, the like contributions shall until he attains the age of 70 be payable by his employer in respect of him as in the case of employed contributors, and the provisions of this (Health Insurance) part of this Act relating to the payments of contributions and the recovery thereof shall apply accordingly.

For every weekly contribution made by or in respect of such a person there shall be contributed out of moneys provided by Parliament the sum of twopence.

If such a person becomes a member of an approved society for the purposes of this section all contributions payable in respect of him under this section (including contributions out of moneys provided by Parliament) shall be credited to the society and he shall become entitled to such benefits as the society may determine, but no reserve value will be credited to the society in respect of him, and no part of the contributions payable in respect of him shall be retained by the Insurance Commissioners towards the discharge of their liabilities in respect of reserve values.

If such a person does not become a member of an approved society as aforesaid he shall become a deposit contributor, and accordingly all contributions payable in respect of him (including contributions out of moneys provided by Parliament) shall be carried to his credit in the Post Office Fund, but the benefits to which he becomes entitled shall be such as may be determined by the Insurance Committee.

No part of the cost of the benefits in these cases shall be payable out of moneys provided by Parliament.

If persons between the above ages at the date of the commencement of the Act had been admitted on the same terms as other employed persons despite their far greater liability to illness, this would have involved a very heavy drain on the funds available for benefits for other insured persons. They have therefore been admitted on special terms which will be of considerable advantage.

*Charwomen* present great difficulties. They will not be compulsorily insured unless they have regular work under one or more employers. The woman who does casual domestic jobs will be outside the compulsory scheme, but the woman who has regular days at one or several houses will have to be compulsorily insured. The responsibility for the payment of the contributions—the real difficulty in including charwomen—is fixed in the first place on the first employer during the week. But the Insurance Commissioners are authorised to issue regulations dealing with this point, and in any case arrangements will usually be made for the responsibility to be fairly shared when there are several regular employers. Charwomen.

*The Casual Labourer* is in a difficulty something similar to that of the charwoman. The responsibility for the payment of the contributions is fixed in the first place upon the first employer during the week. But here again the Insurance Commissioners may issue regulations to meet the difficulty and put an end to all uncertainty on the part of employers. Casual Labourers.

## CHAPTER X.

### SURPLUSES.

If upon any triennial valuation of an approved society a surplus (certified by the valuer to be disposable) is found the following provisions will apply:— Surpluses.

1. If the society has branches, any surplus in the central fund must be applied in the first instance in making good any deficiency shown by any of them. But this will not be the case where the deficiency has been due to maladministration.

2. Subject to that the society may submit to the Insurance Commissioners a scheme for distributing out of the surplus any one or more of the additional benefits set forth on page 22, or it may distribute the balance of the surplus after making good any deficiencies amongst such of its branches (if it has any) as have a balance, in proportion to their respective amounts.

3. If a branch is shown to have a surplus one-third of it must be transferred to the central authority of the society. With respect to the remaining two-thirds the branch may submit to the Insurance Commissioners a scheme for distributing out of it, together with any addition it may have received from the central authority, any one or more additional benefits.

## DEFICITS.

Deficits.

If upon any such valuation as above referred to a deficiency is found, the following provisions shall apply :—

1. If the deficiency is shown by a branch of an approved society three-quarters, or if the society thinks fit the whole thereof, shall in the first place so far as possible be made good out of any surplus available for that purpose in the hands of the central body or other central authority of the society. But if the society is satisfied that the deficiency is due to any maladministration on the part of the branch it may, with the consent of the Insurance Commissioners, refuse to make good the deficiency out of the surplus.

2. Subject to that, every deficiency must be made good in accordance with a scheme to be prepared by the society and submitted to the Insurance Commissioners for their sanction. Such a scheme shall provide for making good the deficiency within three years from the date of the valuation in any one or more of the following ways—viz. :

(i.) By a compulsory levy by way of increase of weekly rate of contributions upon members of the society or branch who are insured persons.

(ii.) By reducing the rate of sickness benefit.

(iii.) By deferring the day as from which sickness benefit becomes payable.

(iv.) By reducing the period during which sickness benefit is payable.

(v.) By increasing the period which is required to elapse between two periods of disease or disablement to prevent the one being treated as a continuation of the other.

(vi.) By any other method approved by the Insurance Commissioners.

In the case of a compulsory levy a society, if its rules so provide, will be able to enforce payment of the amount of the levy on the part of a member by requiring his employer to deduct the amount from his wages in the manner prescribed by the Act.

If within six months after declaration of the deficiency the society or branch are not taking steps to wipe it out the Insurance Commissioners may take over the administration of affairs of the society or branch, and shall as soon as possible thereafter take the necessary steps to make good the deficiency, and afterwards restore to the society its powers, or failing that transfer the members to some other society or societies.

In the event of any question or dispute arising between the Commissioners and the society in respect of the amount of the deficiency, or as to the adequacy of any scheme for making it good, such question or dispute will be decided by an independent valuer to be appointed by the Lord Chief Justice.

Such a scheme will not affect persons who become members of the society after the date of valuation. But members who may be transferred to other societies before the deficiency is made good will still be liable in respect to any levy or deduction of benefits.

## CHAPTER XI.

### FINANCIAL PROVISIONS.

Financial Provisions.

In starting a national compulsory insurance scheme it was necessary to arrange that all persons of all ages compelled to join should be entitled to do so on the same terms. It was seen to be essential therefore that provision should be made to compensate societies for the estimated loss arising through their accepting persons of all ages on the same terms and conditions as to contributions and benefits as if they were aged 16. On a person of the age of 17 or upwards joining an Approved Society therefore, there shall be credited to the society such capital sum (called the reserve value) as shall be appropriated to such person, and the sum so credited shall carry interest at the rate of three per centum per annum. Debt and interest shall be charges on the whole insurance funds, and will be redeemed by a Sinking Fund created by deductions from the State contributions paid to the societies during the first 16 to 18 years. After that period the whole initial debt will be wiped off, and considerably enhanced benefits than those shown in the Act will be possible.

Reserve Value.

Periodically there shall be apportioned amongst the several societies, including the Navy and Army Insurance Fund, the sums in the Sinking Fund in proportion to the amount of reserve values for the time being credited to the several societies until the whole amount of the reserve values has been paid to the societies.

The money which will be available for investment by, or on behalf of the societies, will be the total of the sums apportioned from the Sinking Fund as mentioned above and added thereto the balance in hand at the end of each year after current expenses have been paid.

Every society shall invest any sums paid to it for investment (which will be four-sevenths in the case of men and one-half in the case of women of the amounts standing to its credit), and shall for the purpose have power to invest in trustee stock, or in any stocks, mortgages, or other securities issued by any local authority, and charged on any rates levied by, or on the order or precept of such authority, or in any other securities for the time being approved by the Insurance Commissioners.

Where at the request of a society the Insurance Commissioners retain such sums for investment on behalf of the society they shall invest in accordance with the directions of the society in any securities in which the society itself might have invested, and all sums received by way of interest or dividend shall be paid over to the society.

Every society shall apply the sums received by way of interest or dividend or investments held by them, or by the Insurance Commissioners on their behalf, towards the cost of the benefits of the members of the society, and the cost of the administration of those benefits or otherwise as the Commissioners may prescribe.

### Offences.

Offences.

If for the purpose of obtaining any benefit or payment or the crediting of a reserve value under this part of this Act either for himself or for any other person, anyone knowingly makes any false statement or false representation, he shall be liable on summary conviction to imprisonment for a term not exceeding three months with or without hard labour.

If any employer has failed to pay any contributions which he is liable to pay in respect of an employed contributor, or if any such employer, any insured person, or any other person is guilty of any other contravention of or non-compliance with any of the requirements of this part of the Act, or the regulations made thereunder in respect of which no special penalty is provided, he shall for each offence be liable on summary conviction to a fine not exceeding ten pounds, and where the offence is failure or neglect on the part of the employer to make any such contributions, to pay to the Insurance Commissioners a sum equal to the amount of the contributions which he has so failed or neglected to pay, which sum when paid shall be treated as payment in satisfaction of such contributions.

# CHAPTER XII.

## UNEMPLOYMENT INSURANCE.

Every workman who, having been employed in one of the following trades, viz.: —

Insured Trades.

1. Building; that is to say the construction, alteration, repair, decoration, or demolition of buildings, including the manufacture of any fittings of wood of a kind commonly made in builders' workshops or yards;

2. Construction of works; that is to say, the construction, reconstruction, or alteration of railroads, docks, harbours, canals, embankments, bridges, piers, or other works of construction;

3. Shipbuilding; that is to say the construction, alteration, repair or decoration of ships, boats, or other craft by persons not being usually members of a ship's crew, including the manufacture of any fittings of wood of a kind commonly made in a shipbuilding yard;

4. Mechanical engineering, including the manufacture of ordnance and firearms;

5. Ironfounding, whether included under the foregoing headings or not;

6. Construction of vehicles; that is to say the construction, repair, or decoration of vehicles;

7. Saw-milling (including machine woodwork) carried on in connection with any other insured trade, or of a kind commonly so carried on;

is unemployed, and in whose case the statutory conditions are fulfilled shall be entitled, subject to the provisions of this part of this Act, to receive payments called "unemployed benefit" at weekly or other prescribed intervals at such rates and for such periods as mentioned below, so long as those conditions continue to be fulfilled, and so long as he is not disqualified under this Act for receipt of such benefit.

Rates and Periods of Unemployment Benefit.

In respect of each week following the first week of any period of unemployment, *seven shillings*, or such other rates as may be prescribed either generally or for any particular trade or any branch thereof:

Provided that in the case of a workman under the age of 18 no unemployment benefit shall be paid while the workman is below the age of 17 and while the workman is of the age of 17 or upwards, but below the age of 18, unemploy-

ment benefit shall only be paid at half the rate at which it would be payable if the workmen was above the age of 18.

No workman shall receive unemployment benefit for more than 15 or such other number of weeks as may be prescribed either generally or for any particular trade or branch thereof within any period of twelve months, or in respect of any period less than one day.

No workman shall receive more unemployment benefit than in the proportion of one week's benefit for every five contributions paid by him under this Act.

Provided that for the purpose of the foregoing paragraph—

(*a*) in the case of a workman who satisfies the Board of Trade that he is over the age of 21, and has habitually worked at an insured trade before the commencement of this Act there shall be deemed to be added to the number of contributions which he has actually paid five contributions for each period of three months, or part of such period during which he has so worked before the commencement of this Act up to a maximum of twenty-five contributions; and

(*b*) where, owing to the fact that the wages or other remuneration of a workman are paid at intervals greater than a week, or for any other like reason contributions are paid under Part II. of this Act in respect of any workman at intervals greater than a week that workman shall be entitled to treat each of such contributions as so many contributions as there are weeks in the period for which the contribution has been paid.

Any time during which a workman is under this part of the Act disqualified for receiving unemployment benefit shall be excluded in the computation of periods of unemployment.

A period of unemployment shall not be deemed to commence till the workman has made application for unemployment benefit in such manner as may be prescribed.

The power conferred by this schedule on the Board of Trade to prescribe rates and periods of unemployment benefit shall not be exercised so as to increase the rate of benefit above eight shillings per week, or reduce it below six shillings per week, or to increase the period of unemployment benefit above fifteen weeks, or to alter the proportion which the period of benefit bears to the number of contributions paid, except by rules confirmed by an order made in accordance with the provisions of this Act relating to special orders.

No unemployment benefit will be paid in respect of any period of unemployment which occurs during the six months immediately following the commencement of the Act.

When a workman is unemployed no contribution will be payable in respect of him.

The sums required for the payment of unemployed benefit shall be derived partly from the contributions from the workman in the insured trades, partly from the contributions of the employers of such workman, and partly from moneys provided by Parliament. Every workman in an insured trade and every employer shall be liable to pay contributions at the following rates, viz:—

Rates of Contribution.

From every workman employed in an insured trade for every week he is so employed ... ... ... ... ... 2½d.

From every employer by whom one or more workmen are employed in an insured trade, in respect of each workman, for every week he is so employed ... 2½d.

Provided that in the case of a workman below the age of 18, 1d. shall be substituted for 2½d. as the contribution from the workman and from the employer, but for the purpose of reckoning the number of contributions in respect of such a workman, except as regards the payment of unemployment benefit before he reaches the age of 18 the 1d. shall be treated as two-fifths of a contribution.

Every such period of employment of less than a week shall for this purpose be treated as if it were employment for a whole week, except that where the period of employment is two days or less the contributions, both of employer and of workman shall be reduced to one penny if the period does not exceed one day, and to twopence if it exceeds one day; and in such case in reckoning the number of contributions under this part of the Act contributions at such reduced rates shall be treated as two-fifths or four-fifths of a contribution, as the case may require.

The State will add one-third of the total of workman's and employer's contribution—*i.e.*, in the usual case 1⅔d. per week.

The employer is made liable for the collection of contributions. The workman will obtain his insurance card (copy of which is given in the appendix) and the employer will be bound to affix special stamps obtainable at the Post Office for his own and the workman's contribution. But he can legally deduct the workman's contribution from the workman's wages.

Where a man is a member of a trade union which gives out-of-work pay, arrangements may be made by which the union will administer the unemployed insurance benefits. But in each case the compulsory deduction from wages will be made, though the union may, and in most cases probably will, correspondingly reduce the subscription directly demanded from its insured members.

Conditions for Receipt of Benefit.

The statutory conditions for the receipt of unemployment benefit by any workman are:—

1. That he proves that he has been employed in an insured trade during each of not less than twenty-six separate weeks in the preceding five years.

2. That he has made application for unemployment benefit in the prescribed manner, and proves that since the date of the application he has been continuously unemployd.

3. That he is capable of work, but unable to obtain suitable employment.

4. That he has not exhausted his right to unemployment benefit under the Act.

A workman will not be deemed to have failed to fulfil the statutory conditions by reason only that he has declined,

(*a*) an offer of employment in a situation vacant in consequence of a stoppage of work due to a trade dispute, or

(*b*) an offer of employment in the district where he was last ordinarily employed at a rate of wage lower, or on conditions less favourable than those which he habitually obtained.

(*c*) an offer of employment in any other district at a rate of wage lower, or on conditions less favourable than those generally observed there.

### Disqualifications for Unemployed Benefit.

Disqualification for Benefit.

1. A workman who has lost employment by reason of a stoppage of work which was due to a trade dispute at the factory, workshop, or other premises at which he was employed, shall be disqualified from receiving unemployment benefit so long as the stoppage of work continues, except in the case where he has, during the stoppage of work, become *bona fide* employed elsewhere in an insured trade.

2. A workman who loses employment through misconduct, or who voluntarily leaves his employment without just cause, shall be disqualified for receiving unemployment benefit for a period of six weeks from the date when he so lost employment.

3. A workman shall be disqualified also whilst he is an inmate of any prison, or any workhouse or other institution supported wholly or partly out of public funds, and whilst he is resident temporarily or permanently outside the United Kingdom.

4. A workman shall be disqualified from receiving unemployment benefit while he is in receipt of any sickness or disablement benefit allowance under Part I. of the Act.

All claims for unemployed benefit, and all questions as to disqualification or otherwise shall be determined by one of the Insurance Officers appointed under the Act subject, of course, to an appeal from his decision.

# CHAPTER XIII.

## ADMINISTRATION OF THE SCHEME.

Administration of Scheme.

An *Umpire* shall be appointed by His Majesty, and *Insurance Officers* shall be appointed by the Board of Trade, and these officers shall act for such areas as the Board direct. Other officers will also be appointed. The cost of the administration, including the salaries of the officers, will be defrayed out of moneys provided by Parliament, together with such sum paid into the unemployment fund as the Treasury may direct, not exceeding one-tenth of the receipts.

A *Court of Referees* shall be appointed, and shall consist of one or more members chosen to represent employers with an equal number to represent workmen, and a chairman appointed by the Board of Trade. The members of the court will be selected from panels to be constituted by the Board for such districts and trades at it may think fit.

Duties of Umpire.

The duties of the *Umpire* will be to decide upon any matter upon which there is a dispute or difference between the Insurance Officers and the Court of Referees.

### The Insurance Officers.

Duties of Insurance Officers.

All applications for unemployed benefit must be made to, and all questions as to a workman's qualification for benefit and similar questions will be determined by one of these officers. But it is provided that

(1) in any case where employment benefit is refused, or is stopped, or where the amount of the benefit, or where the amount of the benefit allowed is not in accordance with the claim, the workman may require the Insurance Officer to report the matter to a Court of Referees, and such court, after considering the circumstances, may make to the Insurance Officer such recommendations on the case as they may think proper, and the Insurance Officer shall, unless he disagrees, give effect to those recommendations. If the officer does disagree he shall, if so requested by the Court of Referees, refer the recommendation with his reasons for diagreement to the Umpire, whose decision shall be final and conclusive.

(2) The Insurance Officer in any case in which he considers it expedient to do so may, instead of himself determining the claim or question, refer it to a Court of Referees, who shall in such case determine the question, and the decision of the court shall be final and conclusive.

REGULATIONS.

Board of Trade Regulations.

The Board of Trade are authorised to draw up necessary regulations. Such regulations shall be laid before each House of Parliament, and if an address is presented to His Majesty by either House of Parliament within the next subsequent forty days on which that House has sat next after such regulation is laid before it, praying that the regulation may be annulled, it shall thenceforth be void.

# CHAPTER XIV.

## UNEMPLOYMENT FUND.

Unemployment Fund.

There shall be established under the control and management of the Board of Trade a fund called the Unemployment Fund, into which shall be paid all contributions payable by employers and workmen, and out of moneys provided by Parliament, and out of which shall be paid all claims for unemployment benefit, and any other payments which are payable.

Investment.

Any moneys forming part of the Unemployment Fund may from time to time be paid over to the National Debt Commissioners, and by them invested in accordance with regulations made by the Treasury in any securities which are authorised by Parliament for investments for savings banks moneys.

Treasury Advances.

The possibility of an exceptionally severe depression of trade which might exhaust the fund temporarily is provided for by the Treasury being empowered to make advances, provided that the total amount outstanding at any time shall not exceed £3,000,000.

Refund of part of Contribution paid by Employer.

The Board of Trade shall, on the application of any employer made within one month after the end of any calendar year or other period of twelve months, refund to such employer a sum equal to one-third of the contributions paid by him on his own behalf during that period in respect of any workman who has been continuously in his service, and in respect of whom not less than forty-five contributions have been paid during the period.

Repayment of part of Contributions to Workman.

If it can be shown to the satisfaction of the Board of Trade by any workman or his personal representative that he has paid contributions in respect of 500 weeks or upwards, and that he has reached the age of 60, or before his death he had reached 40 the workman or his representatives shall be repaid the amount by which the total amount of such contributions

has exceeded the total amount received by him out of the Unemployment Fund, together with compound interest at the rate of $2\frac{1}{2}$ per cent. per annum calculated in the prescribed manner.

A repayment of this kind to a workman shall not affect his liability to pay contributions, and if after any such repayment he becomes entitled to unemployment benefit he shall be treated as having paid in respect of the period for which the repayment has been made the full number of contributions which is most nearly equal to five-eighths of the number of contributions actually paid during that period.

Refund of Contributions paid in respect of Workmen working short time.

If any employer satisfies the Board of Trade that his men have been systematically working short time, and that he has paid the contributions on his own and his men's behalf without making a deduction in respect of them for wages, the Board will refund these contributions to the employer for the whole period in question, or such part of it as in the circumstances may seem just.

Occasional Employment in Rural Districts.

Where a workman is employed in a district rural in character, contributions will not be payable in respect of a workman who is only ocasionally employed in an insured trade, and usually follows some other occupation. An exception will be made, however, in cases where the employer and the workman agree to pay the contributions.

Contributions of Reservists and Territorials.

Men of the Naval Reserve, the Army Reserve, or the Territorial Force who are being trained, and are in receipt of pay out of moneys provided by Parliament for Navy and Army services, and immediately before training belonged to an insured trade, shall be deemed whilst so training to be in the employment of the Crown in an insured trade.

Workmen engaged through Labour Exchanges.

The Board of Trade may in such cases, and on such conditions as the Board may prescribe, make an arrangement with any employer liable to pay contributions under any part of this Act whereby in respect of workmen engaged by him through a labour exchange, or in his employ at the date of such arrangement, the performance of all or any of the duties required under this Act to be performed by the employer in respect of those workmen, whether on his own behalf or on behalf of the workmen, shall be undertaken on behalf of the employer by the Labour Exchange, and whereby in respect of such workmen different periods of employment, whether of the same workmen or different workmen, may for the purposes of the employer's contributions under this part of this Act, but not for the purposes of a refund of any part of the employer's contributions, be treated as a continuous employment of a single workman.

Where any such arrangement has been made all the periods of employment during which a workman engaged through a Labour Exchange is employed by one or more employers with whom such an arrangement has been made may, on the application of the workman, be treated for the purposes of his contributions as a continuous period of employment under one

employer, and those regulations may provide for the refund of part of his contributions accordingly.

Offences and proceedings for recovering of Contributions.

If any employer or workmen should refuse or neglect to comply with the Act he will for each offence be liable on summary conviction to a fine not exceeding £10. Where the offence is failure or neglect to make any contribution he will have to pay to the Employment Fund a sum equal to three times the amount due (not exceeding five pounds).

Periodical Revision of Rates of Contribution.

Power is given to the Board of Trade, with the sanction of the Treasury, to revise the rates of contribution of employers and workmen if at any time after the expiration of seven years from the commencement of the Act it appears that the Unemployment Fund is sufficient, or more than sufficient, to discharge the liabilities imposed upon it, or that some readjustment is desirable. It is provided that no order shall increase the rates of contribution from employer or workman by more than one penny per week. Where such a revision has been made no further one will be undertaken until seven years have elapsed.

Subsidiary Occupations.

If in any case the Board of Trade consider it desirable they may by special order exclude from the occupations which are to be deemed employment in an insured trade

(*a*) any occupation which appears to them to be common to insured and uninsured trades alike and ancillary only to the purposes of an insured trade, and

(*b*) any occupation which appears to them to be one in a business which, though concerned with the making of parts or the preparation of materials for use in connection with an insured trade is mainly carried on as a separate business in connection with trades other than those within the Act.

Power to extend to other Trades.

The Board of Trade may, with the consent of the Treasury, extend this part of the Act to workmen in other trades. It is provided, however, that no such order must be made if it would increase the State contribution to over £1,000,000 per annum before the expiration of three years from the time it was made.

Repayments to Associations who make Payments to Workmen when Unemployed.

The Board of Trade may also with the consent of the Treasury give to a society not trading for profit, the rules of which provide for making payments to persons whilst unemployed whether workmen in an insured trade or not, one-sixth of the aggregate amount which it has so expended during the preceding year or other prescribed period. The only restriction is that in the case of payments of more than 12s. a week the Board's contribution will be exclusive of so much of them as exceeds that sum, and it will not be given in respect of any period before the expiration of six months from the commencement of the Act.

# APPENDIX A.

# NATIONAL INSURANCE ACT, 1911.

## LIST OF SOCIETIES APPROVED BY THE NATIONAL HEALTH INSURANCE JOINT COMMITTEE AND BY THE NATIONAL HEALTH INSURANCE COMMISSIONERS FOR ENGLAND, SCOTLAND, IRELAND, AND WALES.

### I.—SOCIETIES APPROVED BY THE JOINT COMMITTEE:—

*i.e.*, Societies Admitting Members from more than One Part of the United Kingdom.

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Amalgamated Wire Drawers Society of Great Britain. | M | Sheffield | Mr. Alfred Birtles, 15, Cross Chantry Road, Woodseats, Sheffield. |
| Ancient Order of Foresters Friendly Society. | M & W | Leicester | Mr. Walter Stead, 58, London Road, Leicester. |
| Ancient Order of Hibernians Insurance Section. (*Separate Section of Ancient Order of Hibernians (Board of Erin) Registered Friendly Society.*) | M & W | Dublin | Mr. J. D. Nugent, 31, Rutland Square, Dublin. |
| Barrington District Working Men's Benefit Society. (*Separate Section.*) | M & W | Burford, Oxon | Mr. H. J. Barrett, Boys' School, Great Barrington, Burford, Oxon. |
| Blackburn Philanthropic Approved Society. (*Separate Section of Blackburn Philanthropic Friendly Collecting Society.*) | M & W | Blackburn | Mr. Richard Peel, 33, King Street, Blackburn. |
| Blackburn Philanthropic Mutual Approved Society. (*Separate Section of Blackburn Philanthropic Mutual Assurance Society.*) | M & W | Blackburn | Mr. Richard McNeall, 2, Heaton Street, Blackburn. |
| Border Oddfellows Approved Society. (*Separate Section of Border Oddfellows Ideal Friendly Society.*) | M & W | Hawick | Mr. J. Thompson, Y.W.C.A. Hall, O'Connell Street, Hawick |
| Bristol, West of England, and South Wales Operatives Trade and Provident Society | M & W | Bristol | Mr. J. C. Fox, Dorset House, North Street, Bedminster, Bristol. |
| British Steel Smelters, Mill Iron and Tin Plate Workers Approved Society. (*Separate Section of British Steel Smelters, Mill Iron and Tin Plate Workers Society.*) | M & W | London | Mr. John Hodge, M.P., Ormond Mansions, Great Ormond Street, Holborn, W.C. |
| Caledonian Railway Servants Friendly Society. | M & W | Glasgow | Mr. Alex. Black, 302, Buchanan Street, Glasgow. |
| Catholic Friendly Societies Association. | M & W | Warrington | Mr. W. Rigby, 92, Wilderspool Causeway, Warrington. |
| Church Benefit Society (Temperance and General). | M & W | London | Mr. F. A. Hazzledine, Church House, Dean's Yard, Westminster, S.W. |
| City of Liverpool Society of Forcmen Tailors. | M | Liverpool | Mr. Jas. A. Houghton, Bear's Paw Restaurant, Lord Street, Liverpool. |
| Compton Pilgrims Benefit Society. | M & W | Compton, Berks | Mr. F. W. Woodley, The Club Room, Compton, Newbury. |

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Domestic Workers' Union of Great Britain. | M & W | London | Miss Grace Neal, 211, Belsize Road, Hampstead, N.W. |
| Exeter Conservative Equitable Benefit Approved Society. (*Separate Section of Exeter Conservative Equitable Benefit Society*). | M & W | Exeter | Mr William Heale, 22 Catherine Street, Exeter. |
| Federation of Working Men's Social Clubs Friendly Society | M | London | Mr. J. H. Lloyd, The W. H. Smith Memorial Hall, Portugal Street, Kingsway, W.C. |
| Finsbury United Approved Society. (*Separate Section of Finsbury United Brothers Provident Dividing Society.*) | M & W | London | Mr. A. Webb, Whitefield's Tabernacle, Leonard St., Finsbury, E.C. |
| General Federation of Trade Unions (Insurance Section) (*see* Note A on page 58) | M & W | London | Mr. W. A. Appleton, 8, Adelphi Terrace, Adam Street, Strand, W.C. |
| Gloucester Conservative Benefit Society (*Separate Section*). | M | Gloucester | Mr. S. Pimble, Victoria Chambers, Bell Lane, Gloucester. |
| Grand Order of Israel Friendly Society. | M & W | London | M. A. Harris, 311, Amhurst Road, Stoke Newington, N. |
| Grand United Order of Oddfellows Friendly Society. | M & W | Manchester | Mr. G. Wilde, 24, Devonshire Street, All Saints, Manchester. |
| Great Eastern Railway Insurance Society. | M & W | London | Mr. G. J. Jenkinson, 68 & 69, Hamilton House, Bishopsgate, E.C. |
| Hearts of Oak Benefit Society | M & W | London | Mr. C. W Burnes, Hearts of Oak Buildings, Euston Road, N.W. |
| Ideal Benefit Society, Approved Section for Men. (*Separate Section of Ideal Benefit Society.*) | M | Birmingham | Mr. F. W. Daniels, Coleridge Chambers, Corporation Street, Birmingham. |
| Ideal Benefit Society, Approved Section for Women. (*Separate Section of Ideal Benefit Society.*) | W | Birmingham | Mr. F. W. Daniels, Coleridge Chambers, Corporation Street, Birmingham. |
| Independent Order of Rechabites: Salford Unity Friendly Society. | M & W | Manchester | Mr. R. Campbell, 26, Bury New Road, Manchester. |
| Leigh Friendly Collecting Approved Society. (*Separate Section of the Leigh Friendly Collecting Society.*) | M & W | Leigh, Lancashire | Mr. J. Ashworth, 86, Railway Road, Leigh, Lancashire. |
| Liverpool Victoria Approved Society. (*Separate Section of the Liverpool Victoria Legal Friendly Society.*) | M & W | London | Mr. A. Henri, 18, St. Andrew Street, Holborn Circus, E.C. |
| London and County Approved Society. (*Separate Section of the London and County Permanent Benefit Society.*) | M & W | London | Mr. P. Rockliff, 2 & 3, West Street, Finsbury Circus, E.C. |
| London and Provincial Approved Society. (*Separate Section of the London and Provincial Assurance Company, Limited*) | M & W | London | Mr. S. S. Hall, Cleveland House, 225, City Road, E.C. |
| London and Provincial Yearly Dividing Friendly Society (*Separate Section*). | M & W | London | Mr. T. J. O'Keeffe, 45, Finsbury Square, E.C. |
| Loyal Order of Ancient Shepherds (Ashton Unity Friendly Society). | M & W | Manchester | Mr. R. Kennedy, 274, Oxford Road, Manchester. |
| Manchester Unity of Oddfellows Friendly Society. | M & W | Manchester | Mr. W. Collins, 97, Grosvenor Street, Chorlton-on-Medlock, Manchester. |
| Midland Counties Mutual Benefit Approved Society. (*Separate Section.*) | M & W | Dudley | Mr. R. Tanner, Holloway Chambers, Priory Street, Dudley, Worcs. |
| National Amalgamated Approved Society. (*See* Note B on page 59.) | M & W | London | Mr. E. C. Farmer, Euston Square, N.W. |

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| National Book Trade Provident Society. | M & W | London | Mr. R. W. Thornton, 9, Wa'brook, E.C. |
| National Catholic Thrift Society. | M & W | Liverpool | Mr. E. J. McManus, Justice Chambers, 2, Hatton Garden, Liverpool. |
| National Deposit Friendly Society. | M & W | London | Mr. C. Tuckfield, 37, Queen Square, Southampton Row, W.C. |
| National Independent Order of Oddfellows Friendly Society. | M & W | Manchester | Mr. G. E. Johnson, 119, Stockport Road, Manchester. |
| National Mutual Aid Approved Society. *(Separate Section.)* | M & W | Portsmouth | Mr. C. Godden, 102, Lake Road, Landport, Portsmouth. |
| National Sailors and Firemen's Union of Great Britain and Ireland. | M | London | Mr. E. Cathery, Maritime Hall, West India Dock Road, E. |
| National Union for Insurance | M & W | London | Mr. F. G. Harris, 7, Colebrooke Row, Islington, N. |
| National Union of Gasworkers and General Labourers of Great Britain and Ireland Approved Society. *(Separate Section.)* | M & W | London | Mr. W. Thorne, M.P., 172, Pentonville Road, King's Cross, London, N. |
| National United Order of Free Gardeners Friendly Society. | M & W | Sandbach, Cheshire | Mr. G. Wright, 57, High Street, Sandbach, Cheshire. |
| New Tabernacle (Old Street Congregational) Approved Society. *(Separate Section of New Tabernacle Sick and Provident Society.)* | M & W | London | Mr. P. Rockliff, New Tabernacle Congregational Church, Old Street, E.C. |
| North Gloucester Women's Conservative Benefit Society. *(Separate Section.)* | W | Gloucester | Mr. S. Pimble, Victoria Chambers, Bell Lane, Gloucester. |
| Nottingham Ancient Imperial United Order of Oddfellows Friendly Society. | M & W | Nottingham | Mr. W. A. Staton, 122, Mansfield Road, Nottingham. |
| Nurses Insurance Society *(Separate Section of the Royal National Pension Fund for Nurses.)* | W | London | Mr. L. H. M. Dick, 15, Buckingham Street, Strand, W.C. |
| Order of Druids Friendly Society. | M & W | Manchester | Mr. John W. Shaw, "Stonehenge," 230, Oxford Road, Manchester. |
| Printers' Provident Association. — Sickness Section. *(Separate Section of Printers' Provident Association.)* | M & W | London | Mr. F. G. Hutt, 79, Fetter Lane, Holborn, E.C. |
| Provident Reliance Friendly Society. *(Separate Section.)* | M & W | Woolwich | Mr. Jas. Ryan, The Old Town Hall, William Street, Woolwich. |
| Prudential Approved Society for Men *(Separate Section of Prudential Assurance Company, Limited.)* | M | London | Mr. A. R. Barrand, 142, Holborn Bars, E.C. |
| Prudential Approved Society for Women *(Separate Section of Prudential Assurance Company, Limited.)* | W | London | Mr. A. R. Barrand, 142, Holborn Bars, E.C. |
| Rational Association Friendly Society. | M & W | Manchester | Mr. J. Duncan, Rational Buildings, Bridge Street, Manchester. |
| Reliance Benefit Society .. ... | M & W | London | Mr. Richard W. Hughes, 107, Queen Victoria Street, E.C. |
| Royal Co-operative Approved Society for Men and Women *(Separate Section of the Royal Co-operative Collecting Society.)* | M & W | Birmingham | Mr. W. Watson, Ruskin Chambers, Corporation Street, Birmingham. |
| Royal Oak Benefit Society ... | M & W | London | Mr. F. R. Cooper, Royal Oak House, 11, John Street, Bedford Row, W.C. |

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Royal Standard Benefit Society | M & W | London | Mr. W. Osborne Croft, 40, Great Ormond Street, Queen's Square, Bloomsbury, W.C. |
| Scottish Clerks' Association ... | M & W | Glasgow | Mr. T. Berrie, 8t, St. George's Place, West George Street, Glasgow. |
| Scottish Legal Health Assurance Approved Society for Men and Women. (*Separate Section of the Scottish Legal Life Assurance Society*). | M & W | Glasgow | Mr. David Fortune, 81, Wilson Street, Glasgow. |
| Scottish Railway Servants Friendly Society. | M | Perth | Mr. Duncan Stewart, Leonard Bank, Perth. |
| Scottish Sickness and Accident Insurance Company Limited (National Insurance Section). (*Separate Section of Scottish Sickness and Accident Insurance Company, Limited.*) | M & W | Glasgow | Mr. D. H. Steele, 188, St. Vincent Street, Glasgow. |
| Scottish United Reform Approved Society for Men and Women. (*Separate Section of the Scottish United Reform Friendly Society.*) | M & W | Glasgow | Mr. John Munro, 123, Wellington Street, Glasgow. |
| Ship Constructive and Shipwrights' Association. | M | Newcastle-on-Tyne | Mr. A. Wilkie, M.P., 8, Eldon Square, Newcastle-on-Tyne |
| Sir Robert Peel Approved Society. (*Separate Section of the Sir Robert Peel Sick and Burial Friendly Society.*) | M | London | Mr. W. G. Stroud, 59 and 60, Paddington Street, Marylebone, W. |
| Surrey Reformed Benefit Society. | M & W | London | Mr. A. J. Clemo, Memorial Hall, Farringdon Street, E.C. |
| Sydenham, Forest Hill and District Tradesmen's Benefit Society. (*Separate Section.*) | M | London | Mr. A. C. E. Mackadam, 2, Sydenham Park, S.E. |
| Tunbridge Wells and South Eastern Counties Equitable Friendly Society. (*Separate Section.*) | M & W | Tunbridge Wells | Mr. R. Kember, Friendly Societies Hall, Tunbridge Wells |
| United Brothers Approved Society. (*Separate Section of United Brothers Friendly Society*). | M & W | Wolverhampton | Mr. William Evans, Town Hall Hotel, North Street, Wolverhampton. |
| United Kingdom Commercial Travellers Approved Society. | M | London | Mr. Fred Coysh, 4, Southampton Row, W.C. |
| United South London Dividing Society. | M | London | Mr. C. H. Baker, Devas Institute, New Road, Battersea, S.W. |
| Western Friendly Society of Glasgow. | M & W | Glasgow | Mr. John Mann, junr., 142, St. Vincent Street, Glasgow |
| West Gloucestershire Friendly Society. (*Separate Section.*) | M & W | Wickwar (Glos.) | Mr. John Bennett, Northend, Wickwar, Gloucestershire. |
| Workers Union ... ... ... | M & W | London | Mr. Charles Duncan, M.P., 16, Agincourt Road, Hampstead, N.W. |

NOTE A.—THE FOLLOWING SOCIETIES WILL BE ASSOCIATED WITH THE GENERAL FEDERATION OF TRADE UNIONS FOR NATIONAL INSURANCE:—

Anchorsmiths, Amalgamated Society.
Bakers' Union, Jewish, London.
Basket Makers, British Amalgamated Union.
Basket Makers, London, Union of Journeymen.
Bleachers, Dyers, &c., Federation.
Block, Roller and Stamp Cutters, Amalgamated.
Boot and Shoe Makers, Amalgamated Society.
Boot and Shoe Makers, Hand Sewn.
Boot, Shoe and Slipper Operatives, Rossendale.
Bottlemakers, National Glass.
Builders' Labourers, Federated.
Cabdrivers' Trade Union, London.

Cabinet Makers' Association, Independent
Cabinet Makers, Perseverance.
Café Workers, National Union.
Calender Workers' Association, Dundee.
Card Setting Machine Tenters' Society.
Chain Makers and Strikers' Society.
Cigar Makers, Mutual Association.
Cloggers, Amalgamated Society of Journeymen.
Clog Makers, Manchester, Salford and District
Clothiers' Cutters' Trade Union, London and Provincial
Clothlookers and Warehousemen's Association.
Confectioners, Women.
Coopers, Mutual Association of Journeymen.
Cop Packers' Association, Oldham.
Core Makers, Amalgamated Society.
Corset Makers and Sewing Machinists, Amalgamated Society.
Cricket Ball Makers.
Decorators, Ornamental Society.
Dock, Wharf, Riverside and General Workers' Union.
Dockworkers Union, Manchester and Salford.
Enginemen, Cranemen, &c., Society.
Engravers to Calico and Paper Stainers, Amalgamated Union.
Flax Workers' Union
Floorcloth and Linoleum Printers of Great Britain.
French Polishers, London Society.
Furnishing Trades Association.
Gasworkers, Brickmakers and General Labourers' Society.
Glassmakers, National Flint.
Glassmakers' Society, Pressed.
Glovers, Amalgamated Society.
Glovers' Mutual Aid Society.
Gold, Silver and Kindred Trades, Amalgamated Society.
Grinders and Glaziers, Leeds.
Hatters, Amalgamated Journeymen, Felt.
Hatters Fair Trade Union, Journeymen.
Hat Trimmers and Wool Formers, Felt.
Hat Trimmers & Stitchers, Denton Silk.
Heating and Domestic Engineers, &c.
Horse and Motormen's Association.
Hosiery Federation, Hinckley.
Ironfitters' Association, General.
Iron and Steel Dressers' Trade Society.
Iron, Steel and Brass Dressers of Scotland.
Jute and Flax Workers' Union, Dundee.
Labour Amalgamation, British.
Lace Pattern Readers' Society.
Lace Workers, Auxiliary Male.
Leather Trades Federation, Midland.
Leather Workers, Amalgamated Society
Leather Workers' Trade Society, Fancy.
Leather Workers, Manchester Union of Fancy.
Machine and General Labour, Heywood.
Machine, Engine and Iron Grinders, Glasgow.
Machine, Engine and Iron Grinders Rochdale.
Masons, Paviors and Stone Dressers, etc.
Midland Counties Trade Federation.
Mill and Factory Operatives, Brechin.
Mill and Factory Workers, Arbroath.
Mosaic and Tile Fixers, London District.
Moulders' Union, Amalgamated.
Music Engravers, London Society.
Musicians' Union, Amalgamated.
Organ Builders' Trade Society.
Packing Case Makers, Edinburgh, Leith and District.
Paper Mill Workers.
Paper Makers, Amalgamated Society.
Paper Stainers' Union of General Workers.
Pipe Makers' Society, Clay, Tobacco.
Plasterers' Labourers, National Association of Operative.
Portmanteau and Trunk Makers' Society
Power Loom Carpet Trades, Scotch.
Power Loom Carpet Weavers, Kidderminster.
Printers' Society, Scottish Block.
Printers' Society, North of England Calico Block.
Quarrymen, National Union.
Quarrymen's Association, Cumberland Limestone.
Quarrymen's Union, North Wales.
Railway Wagon Carriage Builders and Lifters.
Rollermakers, Operative Society.
Rubber Workers, Women.
Settmakers' Union.
Shop Workers and Commercial Employees.
Silversmiths and Electro-Plate Operatives.
Skip and Basket Makers, Lancashire.
Slaters and Tilers' Provident Society, Amalgamated.
Smiths and Hammermen Society.
Spindle and Flyer Makers.
Spring and Doffing Plate Makers.
Steelworkers, Engineering and Labour League.
Stove, Grate and Fender Workers, National Union.
Tailors, Machinists and Pressers, Jewish
Tank Makers' Society, United.
Textile Operatives, Burnley.
Textile Operatives Society, Portadown.
Tin and Sheet Millmen's Association.
Toolmakers' Trade Society, Edge.
Trunk and Packing Case Makers of Scotland.
Umbrella Makers' Trade Society.
Upholsterers, Amalgamated Union of.
Upholsterers' Association, Manchester
Warp Dressers' Trade Society.
Watermen and Porters, Upper Mersey.
Weavers and Winders' Trade Union, Ulster.
Women Workers, National Federation.
Wood Turners, Sawyers, etc., Amalgamated Society.
Wool Shear Makers and Grinders' Trade Union.

NOTE B.—THE FOLLOWING OFFICES WILL BE ASSOCIATED WITH THE NATIONAL AMALGAMATED APPROVED SOCIETY FOR NATIONAL INSURANCE :—

Albion Friendly Society, Bolton.
Britannic Assurance Company, Ltd., Birmingham.
British Legal and United Provident Assurance Company, Ltd., W.C.
City Life Assurance Company, Ltd., E.C.
Hearts of Oak Assurance Company, Ltd., E.C.
London and Manchester Assurance Company, Ltd., E.C.
Pearl Assurance Co., Ltd., E.C.
Pioneer Life Assurance Company, Ltd., Liverpool.
Refuge Assurance Company, Ltd., Manchester.
Royal London Mutual Insurance Society, Ltd., E.C.

# II.—SOCIETIES APPROVED BY THE NATIONAL HEALTH INSURANCE COMMISSIONERS (ENGLAND).

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| "Acorn" Permanent Benefit Approved Society. (*Separate Section of "Acorn" Permanent Benefit Society.*) | M | Wallingford | Mr. A. E. Harriman, Temperance Hall, Wallingford. |
| Aldham and United Parishes Insurance Society. | M | Stanway | Mr. F. E. Crake, Stanway Essex. |
| Amalgamated Society of Operative Lace Makers. | M | Nottingham | Mr. C. Wardle, 16, Pembridge Place, Mount Street, Nottingham. |
| Askew Road Wesleyan Approved Society for Men. (*Separate Section of Askew Road Wesleyan Men's Dividing Friendly Society.*) | M | London | Mr. G. V. Basford, Wesleyan Church, Askew Road, Shepherd's Bush, W. |
| Askew Road Wesleyan Approved Society for Women. (*Separate Section of Askew Road Wesleyan Women's Dividing Friendly Society.*) | W | London | Mrs. Clara Jane Hooper, Wesleyan Church, Askew Road, Shepherd's Bush, W. |
| Barking Brotherhood Slate Club Approved Society. | M & W | Barking, Essex | Mr. W. H. Champness, 131, Fanshawe Avenue, Barking, Essex. |
| Basingstoke and District Medical Aid and Sick Benefit Approved Society. (*Separate Section.*) | M & W | Basingstoke | Mr. L. G. Butler, Railway Station, Basingstoke. |
| Belbroughton "Pride of the Village" Oddfellows' Benefit Society. | M & W | Belbroughton | Mr. John Bate, Talbot Hotel, Belbroughton, Worcester. |
| Benefield Friendly Approved Society. (*Separate Section.*) | M & W | Benefield | Mr. Algernon Pike, Church of England School, Benefield, Northants. |
| Bermondsey Settlement Approved Society. (*Separate Section of Bermondsey Settlement Dividing Friendly Society.*) | M | London | Mr. A. T. Farley, Bermondsey Settlement, Farncombe Street, Bermondsey, S.E. |
| Birmingham Ebenezer Provident Sick Society. (*Separate Section.*) | M & W | Birmingham | Mr. W. E. Wall, Rooms adjoining Ebenezer Church, Steelhouse Lane, Birmingham. |
| Birtenshaw Friendly Society... | M & W | Bolton | Mr. John Hulme, Birtenshaw Wesleyan School, Darwen Road, Bromley Cross, Bolton. |
| Borough of Chelsea Sick and Provident Society. (*Separate Section.*) | M & W | London | Mr. E. C. Woollaston, L.C.C. School, Park Walk, Chelsea, S.W. |
| Bottesford Friendly Society ... | M | Bottesford | Mr. R. J. Kettleborrow, Free School House, Bottesford, Leicester. |
| Brant Broughton New Friendly Society. | M & W | Newark | Mr. Henry Rowding, Generous Briton Inn, Brant Broughton, Newark, Lincs. |
| Brentford "Hand-in-Hand" Friendly Society. (*Separate Section.*) | M & W | Brentford | Mr. Alfred Emerson, 107, Ealing Road, Brentford. |
| Broadway Congregational Church Approved Society. (*Separate Section of Broadway Congregational Church Sick Benefit Society.*) | M & W | Hammersmith | Mr. E. J. B. Spearing, Broadway Lecture Hall, Brook Green Road, Hammersmith, W. |
| Brockley Provident Approved Society for Men. (*Separate Section of Brockley Provident Society.*) | M | Brockley | Mr. C. F. Mellor, Brockley Wesleyan Church, Brockley, S.E. |

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Camberwell Brotherhood Approved Society. (*Separate Section of Camberwell Brotherhood Sick and Sharing-out Society.*) | M & W | London | Mr. W. G. Maunders, St. Matthew's Girl's School, Camberwell New Road, S.E. |
| Cambridge General Benefit Society. | M & W | Cambridge | Mr. A. P. Dixon, 9, Marke Street, Cambridge. |
| Cann Hall Approved Society. (*Separate Section of Cann Hall Permanent Sick and Provident Dividing Society.*) | M & W | Leytonstone | Mr. C. F. Dawson, Wesleyan Mission Church, Cann Hall Road, Leytonstone, N.E. |
| Chelsea P.S.E. Slate Club Approved Society. (*Separate Section.*) | M & W | Chelsea | Mr. Richard V. Holton, Wesleyan Church Buildings, Chelsea, S.W. |
| Cirencester Division Working Men's Conservative Association Benefit Society. (*Separate Section.*) | M | Cirencester | Mr. Thomas Davies, 7, Park Street, Cirencester. |
| City and County of Bristol Mutual Benefit Society. (*Separate Section.*) | M | Bristol | Mr. W. J. Ford, 23, Baldwin Street, Bristol. |
| City and County Borough of Sheffield Friendly Approved Society. *Separate Section of City and County Borough of Sheffield Friendly Society.*) | M & W | Sheffield | Mr. E. Corker, 40, Stainton Road, Sheffield. |
| Codnor Mutual Aid Approved Society. (*Separate Section.*) | M & W | Derby | Mr. James John Johnson, Mill Lane Schoolroom, Codnor, Derby. |
| Derby Provident Approved Society. (*Separate Section of Derby Provident Friendly Society.*) | M & W | Derby | Mr. Oswald Ling, 18, Gerard Street, Derby. |
| Dodsworth Sick Benefit Dividing Society. (*Separate Section.*) | M | London | Mr. Joseph K. Tomalin, Wesleyan Schoolroom, Lancaster Road, Notting Hill, W. |
| Don Road Wesleyan Sick and Dividing Society. (*Separate Section.*) | M & W | Sheffield | Mr. S. Smith, No. 1 Vestry, Don Road Wesleyan Schoolroom, Sheffield. |
| "Do What I Can" Sick and Provident Society. (*Separate Section.*) | M & W | London | Mr. G. E. Marshall, Wesleyan Mission, Barford Street, N. |
| Dursley Permanent Friendly Society. (*Separate Section.*) | M & W | Dursley | Mr. G. E. Bloodworth, Victoria Hall, Dursley, Glos. |
| Everton Village Approved Society. (*Separate Section of the Everton Village Benefit Society.*) | M & W | Liverpool | Mr. Robert Humphreys, Baptist Chapel Schoolroom, Village Street, Liverpool. |
| Friar Lane Approved Society for Men and Women (*Separate Section of Friar Lane Sick Society.*) | M & W | Nottingham | Mr. James Petrie, Friends' Schoolroom, Friar Lane, Nottingham. |
| Fulham P.S.A. No. 1 Approved Society for Men and Women.) (*Separate Section of Fulham Congregational Church P.S.A. No. 1 Sick and Provident Club*) | M & W | London | Mr. S. S. Hitchcock, Fulham Congregational Church, Dawes Road, Fulham, S.W. |
| Fulham P.S.A., No. 2 Approved Society. (*Separate Section of Fulham Congregational Church P.S.A., No. 2 Sick and Provident Club.*) | M & W | London | Mr. W. S. Marero, Fulham Congregational Church, Dawes Road, Fulham, S.W. |
| Gas Light and Coke Company's Employees' Insurance Society. | M | London | Mr. H. P. Pierson, Horseferry Road, Westminster, S.W. |
| George Wise Protestant Approved Society. (*Separate Section of the George Wise Protestant Tontine Society.*) | M | Liverpool | Mr. David John Williams, Protestant Reformers' School, Netherfield Road, Liverpool. |

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Grand Independent Order of Loyal Caledonian Corks. (*Separate Section of Grand Independent Order of Loyal Caledonian Corks Friendly Sick and Dividend Society.*) | M & W | Birmingham | Mr. A. Whitworth, 38, Hugh Road, Small Heath, Birmingham. |
| Grand Lodge of England, International Order of Good Templars. | M & W | Birmingham | Mr. Edward Oliver, 168, Edmund Street, Birmingham. |
| Great Central Hall (Bermondsey) Approved Society. (*Separate Section of Great Central Hall, Bermondsey, Sick Benefit and Dividing Society.*) | M & W | London | Mr William Read, Great Central Hall, 252, Bermondsey Street, S.E. |
| Grove Sick Benefit Society. (*Separate Section.*) | M & W | London | Mr. George East, Grove Mission, Great Guildford Street, Southwark, S.E. |
| Hare's Foot Friendly Society for Men. (*Separate Section.*) | M | London | Mr. A. E. South, 36, Goodge Street, Tottenham Court Road, W. |
| Hundred of Samford Benefit Society | M | Ipswich | Mr. Ernest Fisk, 26, Museum Street, Ipswich. |
| Independent Order of Oddfellows, East Anglian Unity Friendly Society. (*Separate Section.*) | M & W | Norwich | Mr. Joseph Johnson, 112, Adelaide Street, Norwich. |
| King's Lynn "Help One Another" Society. | M & W | King's Lynn | Mr. H. W. Riley, The Athenæum, Blackfriars Street, King's Lynn. |
| Lee-Midland Approved Society. (*Separate Section of Lee-Midland Combination Benefit Society.*) | M | Stratford-on-Avon | Mr. A. C. Ancill, 30, Henley Street, Stratford-on-Avon. |
| Liverpool Shipwrights' Trade and Friendly Association. | M | Liverpool | Mr. R. Howell Davies, "Flatman's Bethel Mann Island," Liverpool. |
| Locket Road Slate Club Sick Benefit Society. (*Separate Section.*) | M | Wealdstone | Mr. Arthur Hannibal, Wesleyan School, Locket Road, Wealdstone, Middlesex. |
| London Clothiers' Benefit Society. | M & W | London | Mr. F. J. Brown, "Weavers' Arms," 17, London Wall, E.C. |
| Louth and East Lincs Conservative Benefit Society. (*Separate Section.*) | M & W | Louth | Mr. William Dobson, Conservative Club, Cannon Street, Louth, Lincs. |
| Louth and East Lincs Conservative Women's Benefit Society. (*Separate Section.*) | W | Louth | Mr. William Dobson, Conservative Club, Cannon Street, Louth, Lincs. |
| Mid-Gloucester Women's Benefit Society. (*Separate Section.*) | W | Stroud | Mr. T. F. Bastin, 5, Bedford Street, Stroud, Glos. |
| New Basford United Friendly Approved Society. (*Separate Section.*) | M & W | Nottingham | Mr. J. W. Marshall, United Methodist Church School, Palm Street, New Basford, Notts. |
| Northern Suburban Approved Society for Men and Women. (*Separate Section of Northern Suburban Sick and Provident Society.*) | M & W | London | Mr. E. J. Fish, L.C.C. Schools, Rochelle Street, Shoreditch, E. |
| Nottingham United Friendly Approved Society. (*Separate Section.*) | M & W | Nottingham | Mr. S. F. Weston, Mechanics' Institute, Nottingham. |
| Oakley Sick and Funeral Benefit Friendly Society. (*Separate Section.*) | M & W | London | Mr. H. T. Whymark, Oakley Place, Wesleyan Chapel, Old Kent Road, S.E. |
| Oxford and Bermondsey Insurance Society. | M | London | Mr. G. A. Chappel, Stanefeld Club, 134, Abbey Street, Bermondsey, S.E. |
| Peckham Rye Provident Approved Society. (*Separate Section.*) | M & W | London | Mr. S. W. Hand, Vivian Hotel, Philip Road, Peckham Rye, S.E. |

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Pioneer Sick Benefit and Provident Approved Society. (*Separate Section of Pioneer Sick Benefit and Provident Society.*) | M & W | Trowbridge | Mr. Frank Beer, Town Hall Trowbridge. |
| Pulteney Approved Society. (*Separate Section of the Pulteney Sick and Burial Friendly Society.*) | M | London | Mr. James Cross, Bath House, Dean Street, Soho, W. |
| Richmond Slate Club. (*Separate Section.*) | M & W | London | Mr. H. S. Noble, Wesleyan Chapel, Richmond Road, Hackney, N.E. |
| St. Leonard's Friendly Tontine Society. (*Separate Section.*) | M & W | Bootle | Mr. J. S. Kenworthy, St. Leonard's Parochial Hall, Bootle, Liverpool. |
| Shepreth Mutual Provident Society. | M | Shepreth | Mr. F. M. Beldam-Johns, Reading Room, Shepreth, Royston, Herts. |
| Shern Hall 'Help-one-another' Approved Society. (*Separate Section of Shern Hall 'Help-one-another' Society.*) | M & W | Walthamstow | Mr. T. Durden, Shern Hall, Oliver Road, Walthamstow, N.E. |
| Shoreditch Wesleyan Mission Sick and Provident Approved Society. (*Separate Section.*) | M & W | London | Mr. W. J. Apps, St. Mary's Institute, Mansfield Street, Haggerston, N.E. |
| Shrubland Road Approved Society. (*Separate Section of the Shrubland Road Sick and Provident Society.*) | M & W | London | Mr. E. Lee, Shrubland Road Congregational Church, Shrubland Road, Dalston, N.E. |
| South London Friends of Humanity Approved Society. (*Separate Section of the South London Friends of Humanity Benefit Society.*) | M & W | London | Mr. A. G. Hutching, The "Star," Deacon Street, Walworth Road, S.E. |
| South Norwood P.S.A. Brotherhood Benefit and Sharing Out Society. (*Separate Section.*) | M & W | London | Mr. W. Simmons, The Institute, 202, Selhurst Road, South Norwood, S.E. |
| South Norwood Tradesmen's Approved Society. (*Separate Section of the South Norwood Tradesmen's Club.*) | M & W | London | Mr. J. C. Weidemann, Portland Road Council Schools, South Norwood, S.E. |
| State Section of the Cirencester Division Women's Conservative Benefit Society for Women. (*Separate Section.*) | W | Cirencester | Mr. Thomas Davies, 7, Park Street, Cirencester. |
| Stroud or Mid Gloucester Working Men's Conservative Association Benefit Society. (*Separate Section.*) | M & W | Stroud | Mr. C. Bennett, Holloway Institute, Stroud, Glos. |
| Stroud Mutual Provident and Sick Benefit Society. (*Separate Section.*) | M & W | Stroud | Mr. J. S. Dudley, Lansdown, Stroud, Glos. |
| Tasso Tabernacle Approved Society. (*Separate Section of the Tasso Tabernacle Church of Christ Sick and Provident Club.*) | M & W | London | Mr. J. E. Fish, Tasso Tabernacle, Greyhound Road, Fulham, S.W. |
| Waterloo (North Lambeth) Sick Benefit Approved Society for Men and Women. (*Separate Section of Waterloo—North Lambeth—Sick Benefit Society.*) | M & W | London | Mr. C. Gauder, St. John's Schoolroom, Exton Street, Waterloo Road, S.E. |
| Wednesbury Friendly Approved Society. (*Separate Section of Wednesbury Friendly and Dividing Society.*) | M | Wednesbury | Mr. Joseph Challinger, "King's Arms" Inn, High Bullen, Wednesbury. |
| Wesleyan Women's Slate Club Approved Society. (*Separate Section of Wesleyan Women's Slate Club Friendly Society.*) | W | Wealdstone, Middlesex | Mr. James W. Gibson, Wesleyan Schoolroom, Locket Road, Wealdstone, Middlesex. |

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| West Green P.S.A. Slate Club. *Separate Section.*) | M & W | London | Mr. G. W. Flowerday Simons, West Green Institute, 223, West Green Road, Tottenham, N. |
| Western Counties Friendly (Approved) Society. (*Separate Section.*) | M & W | Bath | Mr. Charles J. Darby, 41, Southgate Street, Bath. |
| Wiltshire Women's Conservative Benefit Society. (*Separate Section.*) | W | Trowbridge | Mr. W. N. Ledbury, Stallard Street, Trowbridge. |
| Wiltshire Working Men's Conservative Benefit Society. (*Separate Section.*) | M | Trowbridge | Mr. W. N. Ledbury, Stallard Street, Trowbridge. |
| Wolverhampton Modern Oddfellows Approved Society. (*Separate Section of Wolverhampton Modern Oddfellows Friendly Society.*) | M & W | Wolverhampton | Mr. C. Lawrence, "Posada Hotel," Lichfield Street, Wolverhampton. |
| Workman's Provident Society | M & W | Redhill | Mr. C. A. Ball, The Market Hall, Redhill. |
| Wotton-under-Edge Permanent Approved Friendly Society. (*Separate Section.*) | M & W | Wotton-under-Edge, Gloucestershire | Mr. G. E. Jobbins, The Town Hall, Wotton-under-Edge, Gloucestershire. |

# III.—SOCIETIES APPROVED BY THE NATIONAL HEALTH INSURANCE COMMISSIONERS (SCOTLAND).

| Name of Society. | Sex Admitted M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Aberdeen and Northern Approved Society for Men and Women. (*Separate Section of Aberdeen and Northern Friendly Society.*) | M & W | Aberdeen | Mr. James Robertson, 213, George Street, Aberdeen. |
| Associated Horsemen's Union | M | Greenock | Mr. Robert Lemmon, 19, Brymner Street, Greenock. |
| Associated Women's Friendly Society. | W | Aberdeen | Miss A. McRobbie, 259, Union Street, Aberdeen. |
| Broxburn Shale, Oil and Coal Works Friendly Society. | M | Broxburn | Mr. W. D. Robertson, Lesser Public Hall, Broxburn. |
| Drapers' and Warehousemen's Friendly Society. | M & W | Glasgow | Mr. John M. Crosthwaite, 207, West George Street, Glasgow. |
| Dunfermline and District Textile Workers' Insurance Society. | M & W | Dunfermline | Mr. John Watson, 1, Rose Crescent, Dunfermline. |
| Edinburgh Drapery and Allied Trades Approved Society. | M | Edinburgh | Messrs. Graham, Smart & Annan, 65, North Castle Street, Edinburgh. |
| Falkirk Royal St. Crispin Lodge No. 8 Friendly Society. | M & W | Falkirk | Mr. Archibald Aitken, Graham's Road, U. F. Church Hall, Grahamston, Falkirk. |
| Glasgow and District Glass Bottlemakers' Trade Protection Friendly Society. | M | Glasgow | Mr. Peter McLuskey, Templars' Hall, Ingram Street, Glasgow. |
| Glasgow and West of Scotland Commercial Friendly Society. | M & W | Glasgow | Messrs. Wm. Hart, Junr., and Wilson, 61, West Regent Street, Glasgow. |
| Good Templar Heath Insurance Society. | M & W | Glasgow | Mr. Peter Chalmers, 204, St. Vincent Street, Glasgow. |
| Greenock General Porters' Labourers' Benefit Society. | M | Greenock | Mr. Hugh McGhee, 5, East Shaw Street, Greenock. |
| Highlands and Islands Approved Society. | M & W | Glasgow | Mr. W. Rounsfell Brown, 227, West George Street, Glasgow. |
| International Ploughmen's Friendly Society. | M & W | Arbroath | Mr. James Hill, 22, Gowan Street, Arbroath. |
| Johnstone Flax Mills Friendly Society. | M & W | Johnstone | Mr. Michael McKay, 22, Russell Street, Johnstone. |
| Journeymen Horseshoers of Edinburgh and Leith. | M | Edinburgh | Mr. Archibald Donald, 16, Lower View, Craig Row, Edinburgh. |
| Musselburgh and Fisherrow United Friendly Society. | M | Musselburgh | Mr. David Robertson, North Esk Church Hall, Bridge Street, Musselburgh. |
| Peebles and District Benefit Society. | M & W | Peebles | Mr. R. Rankine, Masonic Lodge, Peebles. |
| Scottish Domestic Servants' Association Friendly Society. | W | Edinburgh | Miss Constance de la Cour, 128a, George Street, Edinburgh. |
| Scottish Fruit and Allied Trades Employees' Friendly Society. | M & W | Glasgow | Mr. H. Stuart Girvan, 252, West George Street, Glasgow. |
| Scottish Meat Trades Friendly Society. | M & W | Glasgow | Mr. J. C. Brechin, 128, Hope Street, Glasgow. |
| Scottish Miners' Federation Friendly Society. | M & W | Hamilton | Mr. Robert Brown, Canzow Street, Hamilton. |

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Scottish Rural Workers' Friendly Society. | M & W | Glasgow | Mr. Andrew Bennet, 124, St. Vincent Street, Glasgow. |
| Scottish Shoe and Leather Trades Friendly Society. | M & W | Glasgow | Mr. Digby S. Brown, 128, Hope Street, Glasgow. |
| Scottish Tailors' & Tailoresses' Association Insurance Society. | M & W | Glasgow | Mr. Robert Girvan. 180, West Regent Street, Glasgow. |
| Scottish Typographical Insurance Society. | M & W | Glasgow | Mr. John White, 50, Wellington Street. Glasgow. |
| Scottish Women's Friendly Society. | W | Edinburgh | Miss A. T. Gorrie, 133, George Street, Edinburgh. |
| Servants' Institution ... ... | M & W | Edinburgh | Mr. Thos. Brown, 4, Alva Street, Edinburgh. |
| Sons of Rechab (Glasgow Unity) Temperance Friendly Society. | M & W | Glasgow | Mr. Thos. J. Blyth, 158, King's Park Road, Mount Florida, Glasgow. |
| South of Scotland Woollen Trades Approved Society. | M & W | Hawick | Mr. George Davidson, 29, Bridge Street, Hawick. |
| Turnbull-Arnott Male and Female Friendly Society. | M & W | Edinburgh | Mr. Thos. Arnott, 40, Drummond Street, Edinburgh. |
| Women's Friendly Society of Scotland. | W | Glasgow | Miss Muriel Ritson, 142, St. Vincent Street, Glasgow. |

# IV.—SOCIETIES APPROVED BY NATIONAL HEALTH INSURANCE COMMISSIONERS (IRELAND).

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Athlone Trade and Labour Friendly Society. | M & W | Athlone | Mr. P. M. Murray, Malt House Lane, Athlone. |
| Belfast Co-operative Health Insurance Society. | M & W | Belfast | Mr. H. Richardson, 20, York Street, Belfast. |
| Catholic Benefit Society of Ossory. | M & W | Kilkenny | Rev. Philip Moore, C.C., Kilkenny. |
| City of Derry Slate Club, Insurance Society. (*Separate Section of City of Derry Slate Club*). | M & W | Londonderry | Mr. A. T. Carlisle, The Good Templar's Hall, Hawkin Street, Londonderry. |
| Columbian Insurance Society | M & W | Dublin | Mr. Thomas Finigan, 34, Upper Dorset St., Dublin. |
| Cork Central Friendly Society | M & W | Cork | Mr. Chas. W. Wolfe, 52, South Mall, Cork. |
| Cork County and City Land and Labour Health Insurance Society. | M & W | Cork | Mr. James O'Mahony, 9, Academy Street, Cork. |
| Derry Diocesan Catholic Friendly Society. | M & W | Londonderry | Mr. James Bonner, St. Columb's Hall, Londonderry. |
| Down and Connor Catholic Benefit Society. | M & W | Belfast | Rev. T. McCotter, St. Mary's Hall, Bank Street, Belfast. |
| Dublin Catholic Young Men's Society. | M & W | Dublin | Mr. P. J. Daniel, 9 & 10, Harrington Street, Dublin. |
| Flax Roughers', Yarn Spinners and Other Workers Friendly Society. | M & W | Belfast | Mr. Dawson Gordon, Engineer's Hall, 17, College Street, Belfast. |
| Irish Clerks' and Assistants' Association. | M & W | Dublin | Mr. W. T. Kenny, 25, Grafton Street, Dublin. |
| Irish Creamery Managers' and Rural Workers' Insurance Society. (*Separate Section of the Irish Creamery Managers' Association.*) | M & W | Cork | Mr. D. Hegarty, 5, South Mall, Cork. |
| Irish Drapers'Assistants' Benefit and Protective Association | M & W | Dublin | Mr. M. J. O'Lehane, 56, Henry Street, Dublin. |
| Irish National Trade and Labour Benefit Society. | M & W | Enniscorthy | Mr. Thos. McCarthy, Enniscorthy, Co. Wexford. |
| Lurgan Hemmers', Veiners' and General Women Workers' Trade Union. | W | Lurgan | Miss Minnie Rogers, Shankill Buildings, Church Place, Lurgan. |
| Methodist Benefit Society ... | M & W | Belfast | Rev. R. Lee Cole, M.A., and W. J. Jefferson, B.A., Grosvenor Hall, Belfast. |
| Moate Trade and Labour Friendly Society. | M & W | Moate | Mr. Joseph Feery, Moate, Co. Westmeath. |
| Power Loom Tenters'and Allied Trades' Friendly Society. | M | Belfast | Mr. Wm. J. M'Dowell, 11, Dover Street, Belfast. |
| Presbyterian Health Insurance Society. | M & W | Belfast | Rev. J. McIlveen, D.D., Church House, Fisherwick Place, Belfast. |
| Saint Colman's Health Insurance Society. | M & W | Queenstown | Rev. David Kent, C.C., Queenstown, Co. Cork. |
| Saint Finbarr's Diocesan Health Insurance Society. | M & W | Cork | Rev. Jas. O'Leary, C.C., Saints Peter and Paul's Presbytery, Cork. |
| Saints Otteran & Carthage Health Insurance Society. | M & W | Waterford | Rev. T. F. Furlong, Adm., Great George's Street, Waterford. |
| Saint Patrick's Catholic Insurance Society of the West. | M & W | Tuam | Rev. F. McDermott, Adm., Town Hall, Tuam. |
| Saint Patrick's Diocesan Benefit Society. | M & W | Armagh | Mr. Thos. Conboy, Saint Patrick's Terrace, Armagh. |
| Slainte Insurance Society ... | M & W | Dublin | Mrs. A. Hill Tickell and Patrick E. O'Doherty, 7, Ely Place, Dublin. |

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Sligo Temperance Society ... | M & W | Sligo | Mr. T. D. Howley, The Gillooly Hall, Sligo. |
| South Dublin Catholic Insurance Society. | M & W | Kingstown | Mr. T. Devitt, 7, Eden Terrace, Glasthule, Kingstown, County Dublin. |
| Textile Operatives' and Other Workers' Friendly Society. | M & W | Belfast | Miss Mary Galway, Avenue Hall, 4, Lower Garfield Street, Belfast. |
| Ulster Temperance Tontine Society. | M & W | Belfast | Mr. Hugh Garmany, Ballagolan Road, Whitehouse, County Antrim. |
| Union Friendly Society (Ireland) | M & W | Dublin | Mr. W. St. George Perrott, 174, Great Brunswick Street, Dublin. |

# V.—SOCIETIES APPROVED BY THE NATIONAL HEALTH INSURANCE COMMISSIONERS (WALES).

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Bridgend Yearly Dividing Friendly Society. *(Separate Section.)* | M | Bridgend | Mr. Edward Rich, Forest Villa, Ewenny Road, Bridgend. |
| Cardiff and County Conservative Working Men's Superannuation and Benefit Society. *(Separate Section.)* | M & W | Cardiff | Mr. A. M. Bailey, 24, Duke Street, Cardiff. |
| Cardiff, Penarth and Barry Coal Trimmers and Tippers' Union. *(Separate Section.)* | M | Cardiff | Mr. Samuel Fisher, 39, Mount Stuart Square, Cardiff. |
| Clydach Vale Colliery Friendly Society. *(Separate Section.)* | M & W | Clydach Vale | Mr. Griffith Rees, 4, Glyn Terrace, Blaenclydach, Glam. |
| Cymdeithas Gyfeillgar Seiriol | M | Llanfairfechan | Mr. Owen Williams, 2, Felin Newydd, Llanfairfechan, Carnarvon. |
| Dolgelly Aiding Society. *(Separate Section.)* | M | Dolgelly | Mr. W. T. Lloyd, Springfield Street, Dolgelly |
| Dolgelly Friendly Society ... | M | Dolgelly | Mr. S. W. Pugh, 3, Fronhaulog Terrace, Dolgelly. |
| Dowlais, Cardiff Colliery Workmen's Sick Fund. | M | Abercynon | Mr. Havelock Robinson, 4 Ann Street, Abercynon Glam. |
| Glanyllyn Friendly Society. *(Separate Section.)* | M & W | Taffs Well | Mr. Francis M. Jones, Oakleigh, Millward's Terrace, Whitchurch. |
| Golden Tontine Society. *(Separate Section.)* | M | Wrexham | Mr. Arthur Lea, Llwyn Onn, Wrexham. |
| Llanbradach Colliery Sick Benefit Society. *(Separate Section.)* | M | Llanbradach | Mr. John Phillips, 25, Rees Terrace, Llanbradach, Glam. |
| Loyal Order of Alfreds... ... | M & W | Aberavon | Mr. John Evans, 34, Llewellyn Street, Aberavon, Port Talbot. |
| Merthyr Unity Philanthropic Institution. | M & W | Brynawel | Mr. A. B. Richards, Brynawel Llanelly. |
| National Amalgamated Labourers' Union. | M | Swansea | Mr. John Twomey, 1, St. David's Place, Swansea. |
| National Colliery Sick Accident and Funeral Fund. | M | Wattstown | Mr. W. J. Parry, 12, William Street, Ynyshir, Rhondda. |
| New Friendly Society of Rhayader and Llansaintffraid Cwmdanddwr. | M & W | Rhayader | Mr. Thomas Price, 5, Wye Terrace, Rhyader, Radnor. |
| Order of Ancient Britons, Unity of Dowlais and Merthyr. | M | Aberdare | Mr. Thomas Hughes, 4, Glennant Street, Aberdare. |
| Philanthropic Order of True Ivorites, St. David's Unity. | M & W | Llanelly | Mr. W. B. Jones, 28, Market Street, Llanelly. |
| Pontypridd Unity Imperial Friendly Society. | M & W | Pontypridd | Mr. Joshua Hawkins, Ystrad House, Graig Avenue, Pontypridd. |
| St. Asaph Tontine Society. *(Separate Section.)* | M | St. Asaph | Mr. Bob Roberts, 6, May Terrace, St. Asaph, Flint. |
| Sirhowy Valley Provident Friendly Society. *(Separate Section.)* | M & W | Tredegar | Mr. Ebenezer Thomas, 6, Parkville, Tredegar. |
| Teml Cariad Lodge. *(Separate Section.)* | M & W | Dowlais | Mr. John Jenkins, 8, Overton Street, Dowlais. |
| Tynybedw Sick, Accidental and Burial Society. *(Separate Section.)* | M & W | Treorchy | Mr. Jenkin Thomas, 142, High Street, Treorchy. |
| Universal Colliery Friendly Society. *(Separate Section.)* | M & W | Senghenydd | Mr. R. Humphreys, I, Brynhyfryd, Senghenydd, Glam. |
| Vroncysyllte Tontine Benefit Society *(Separate Section.)* | M | Vroncysyllte | Mr. Maurice Roberts, Brynhyfryd, Vroncysyllte, Llangollen. |
| Wales Unity of Odd Fellows ... | M | Frondeg | Mr. T. D. Jones, Frondeg, Morriston. |

| Name of Society. | Sex Admitted— M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Welsh Rural Workers Friendly Society. | M & W | Cardiff | Mr. Illtyd Thomas, 17, Quay Street, Cardiff. |
| Western Equitable Friendly Society. | M & W | Swansea | Mr. Rees Jenkins, 80, Manor Road, Manselton, Swansea. |
| Windsor Colliery Sick and Accident Fund. (*Separate Section.*) | M & W | Abertridwr | Mr. E. R. Davies, 9, Tridwr Road, Abertridwr. |
| Ynyshir Standard Steam Coal Collieries Workmen's Sick, Accident and Funeral Fund (*Separate Section.*) | M | Ynyshir | Mr. Harry Goldsworthy, High Field, Porth, Glam. |

In the case of the following Societies, draft rules have been settled with the Commissioners, and as soon as these rules have been adopted, approval will be given:—

## VI.—JOINT COMMITTEE.

| Name of Society. | Sex Admitted— M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Amalgamated Society of Railway Servants. | M & W | London | Mr. J. E. Williams, Unity House, Euston Road, N.W. |
| Journeymen Butchers' Federation of Great Britain. | M & W | Sheffield | Mr. J. Couldwell, 53, Baltic Road, Attercliffe, Sheffield. |
| National Amalgamated Union of Shop Assistants, Warehousemen, and Clerks. | M & W | London | Mr. Jas. Macpherson, 122, Gower Street, W.C. |
| National Union of Clerks ... | M & W | London | Mr. Herbert H. Elvin, 194-200, Bishopsgate, E.C. |
| Navvies, Builders' Labourers, and General Labourers' Union. | M & W | London | Mr. John Ward, M.P., Appleshaw House, East Hill, Wandsworth, S.W. |
| Order of the Sons of Temperance Friendly Society of Great Britain and Ireland. | M & W | Manchester | Mr. Walter Davies, Abbey Cottage, North Road, Clayton, Manchester. |
| United Ancient Order of Druids Friendly Society. | M & W | Hull | Mr. Francis Askew, 19, St. Kilda Street, Hull. |

## VII.—ENGLISH COMMISSION.

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Buntingford Union Association or Benefit Society and Sickness Club. | M | Buntingford | Rev. F. R. Williams, High Street, Buntingford, Herts. |
| Eastern Star Provident Association Friendly Society. | M | Ipswich | Mr. W. V. Leverett, 26, St. Nicholas Street, Ipswich. |
| Great Northern Railway Sick and Funeral Allowance Fund. | M & W | London | Mr. E. H. Burrows, General Office, Great Northern Railway Company, King's Cross Station, N. |
| Independent National Union of Boot and Shoe Women Workers. | W | Leicester | Miss E. Willson, 72, Rutland Street, Humberstone Gate, Leicester. |
| Order of United Britons Friendly Society. | M | Southampton | Mr. C. H. Starks, "Wareham Arms," Southampton. |
| Provident Association of Warehousemen, Travellers and Clerks. | M | London | Mr. C. C. Greenwood, 98, Cheapside, E.C. |
| Willingham Star Benefit Society. | M | Willingham | Mr. H. J. S. Few, Public Hall, Willingham, Cambs. |
| Yeadon, Guiseley and District Factory Workers' Union "Health Insurance Section." (*Separate Section.*) | M & W | Yeadon | Mr. H. Lockwood, Factory Workers' Institute, Chapel Lane, Yeadon, Yorks. |
| York Female Friendly Society | W | York | Mr. Walter Guy, St. William's College, College Street, York. |

## VIII.—IRISH COMMISSION.

| Name of Society. | Sex Admitted—M = Men. W = Women. | Town. | General Secretary and Address of Head Office. |
|---|---|---|---|
| Father Matthew Health Insurance Society. | M & W | Dublin | Rev. Fr. Aloysius, O.S.F., Father Matthew Hall, Church Street, Dublin. |
| Irish United Assurance Collecting Society. (*Separate Section.*) | M & W | Dublin | Mr. Harry J. Maguire, 1, Upper O'Connell Street, Dublin. |

A FURTHER LIST OF APPROVED SOCIETIES CAN BE OBTAINED ON APPLICATION TO MESSRS. WYMAN AND SONS, LTD., OF FETTER LANE, E.C. :: PRICE 2d.

# APPENDIX B.

The following is the general form of card—viz.:

**Employed Contributor (Man).** **ENGLAND.**

**CLASS A.**

**To 15th October, 1912.**

## National Health Insurance.

**CONTRIBUTION CARD.**

1st Quarter

---

OWNERSHIP AND CUSTODY OF CARD.

This Card is the property of the Insurance Commissioners (England); during its currency it is entrusted to the Contributor, who must return it together with his Insurance Book to his Society, or, if he is not a member of a Society, hand the Card in at any Post Office immediately upon its expiry, but in no case later than **26th October, 1912.**

**As the stamped Card is the only evidence of payment of Contributions, no allowance will be made for any stamps on this Card unless and until the Card has been returned as provided above.**

The Card must be produced to the Employer at any time on demand, and must be delivered to him whenever he requires it for the purpose of paying contributions. It will be returned after stamping, but where the Contributor is in continuous employment the Card may be left in the hands of the Employer, who will be responsible for its safe custody. It must be returned to the Contributor upon its expiry, or at any time within 48 hours of its demand by the Contributor.

If the Card is not retained by the Employer, it must be delivered to him when he requires it for the purpose of production to an Inspector or other authorised person.

On the Contributor leaving his Employment the Card must be returned to him by the Employer, and may, if the Contributor so desires, be exchanged for a new one at the

office of the Society or, if he is not a member of a Society, at any Post Office.

If a Card is accidentally damaged or defaced it should be exchanged for a new one.

Any person having this Card in his possession must produce it at any reasonable time when required by an Inspector or other authorised person.

In the event of the death of the Contributor, this Card must be returned to his Society or to the Insurance Commissioners, London, S.W.

LOST CARD.

**Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.**

---

**Thirteen Weeks ending 13th OCTOBER, 1912.**

A National Health Insurance Stamp to be affixed for each Week in the proper space. **No other Stamps may be used.** Every Stamp must be cancelled at the time of affixing by writing the date across it in ink.

Name and Address of Contributor to be inserted **before** issue. *Surname* ..... *Christian Names* ..... *Address* .....

| In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any stamp from this Card or **makes use of** any stamp removed from another Card, is guilty of **felony.** | | 1st Week commencing Monday, 15 July, 1912. | 2nd Week commencing Monday, 22 July, 1912. | 3rd Week commencing Monday, 29 July, 1912. |
|---|---|---|---|---|
| 4th Week commencing Monday, 5 August, 1912. | 5th Week commencing Monday, 12 August, 1912. | 6th Week commencing Monday, 19 August, 1912. | 7th Week commencing Monday, 26 August, 1912. | 8th Week commencing Monday, 2 Sept., 1912. |
| 9th Week commencing Monday, 9 Sept., 1912. | 10th Week commencing Monday, 16 Sept., 1912. | 11th Week commencing Monday, 23 Sept., 1912. | 12th Week commencing Monday, 30 Sept., 1912. | 13th Week commencing Monday, 7 October, 1912. |

The Contributor must sign in the space below before returning the Card to his Society, or, if he is not a Member of a Society, to the Post Office.

*Signature or Mark of Contributor* .....

*Witness to the Mark* .....

(Only required if the Signature is by Mark.)

**Reserved for use of Society or Insurance Committee.**

No entry must be made in this space until after the return of the card to the Society or Post Office.

Name of Society or Committee.

Contributor's No. } .....

Date of Birth if before 16 July, 1847 } ..... .....184.....

## INSTRUCTIONS.

### (1) SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

### (2) TIME OF AFFIXING STAMPS.

A Weekly Contribution is payable by the Employer for each week (commencing Monday) during the whole or any part of which the Contributor has been employed, but only one contribution is payable for each week, and no contribution is payable by the Employer in respect of any week during which the Contributor renders no service and receives no remuneration.

The Employer must, before any payment of wages, affix in the proper space a single National Health Insurance Stamp of the value of the joint weekly contribution of himself and the Contributor for each week (commencing Monday) for the whole or any part of which the wages are payable, and in respect of which a stamp has not already been affixed, but all contributions payable in respect of the period to 13th October, 1912, must be paid, and stamps affixed by that date whether the wages for the period have been paid or not.

The number of Stamps to be affixed will be the number of Mondays for which spaces are provided on this Card, and which fall within the period for which wages are payable. When the employment begins on a day of a week other than Monday, a Stamp must also be affixed for that week if a Stamp has not already been affixed for that week.

Upon the termination of an employment, or at any time on demand by the Contributor, a Stamp must be affixed in respect of each week for which a Contribution is payable by the Employer.

When no wages are payable by the Employer, he must affix a Stamp on the first day of employment in each week.

(3) RATE OF CONTRIBUTION.

The normal rate of Contribution in Great Britain is **7d.** per week, divided as follows:—

Payable by the Employer ... ... ... **3d.** a week.
Payable on behalf of, and recoverable from, the Contributor ... ... ... ... **4d.** a week.

In certain cases other rates of Contribution and a different distribution as between Employer and Contributor are applicable. See Pamphlet A, to be obtained at any Post Office. In the event of the Contributor being employed in Ireland, contributions in respect of him are payable at the Irish rate.

(4) EMPLOYER'S CONTRIBUTION NOT RECOVERABLE.

Notwithstanding any contract to the contrary, the Employer is not entitled to deduct from the Wages of or otherwise to recover from the Contributor the Employer's Contribution.

(5) CHANGE OF ADDRESS.

A Contributor changing his address during the currency of this Card should alter the address on page 2, and inform his Society within seven days.

(6) DEFACING CARD.

Except as herein provided, no mark of any kind may be made on this Card, nor may anything be affixed to it by the Employer or Contributor, or any other person.

(7) EMPLOYER TO OBTAIN CARD WHEN NECESSARY.

In the event of a Contributor failing to produce his Card to the Employer, the latter must obtain a special Emergency Card for him. A supply of these Cards can be obtained at any Post Office.

(8) ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge, any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

**If any Employer has failed to pay any Contributions which he is liable to pay in respect of an Employed Contributor he is for each Offence liable on Summary Conviction**

to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the Contributions which he has failed to pay.

Further, if the Contributor is a Member of an Approved Society, he may take proceedings against his Employer, in which case the Employer may be compelled to make good any loss of Benefits which the Contributor has suffered.

If any Insured Person without reasonable cause fails to deliver a Contribution Card to his Employer at the times required by the Regulations, or is guilty of any other contravention of or non-compliance with any of the Regulations made under Part I. of the National Insurance Act, 1911, he is for each offence liable on Summary Conviction to a fine not exceeding TEN POUNDS.

# APPENDIX C.

**MAN.** ENGLAND.

## National Health Insurance.

# EMPLOYED CONTRIBUTORS

AND

## EMPLOYED PERSONS OF 65 OR UPWARDS ON 15th JULY, 1912.

*Number*.....
(IN SOCIETY'S BOOKS)

## Approved Society

*Established at*.....

*called*.....

*Registered Number of Society*.....

---

## INSURANCE BOOK.

**Any person finding this Book, unless he can at once return it to the person named within, should drop it into a Post Office Letter Box.**

# NATIONAL HEALTH INSURANCE.

*Surname* .....

*Christian Names (in full)* .....

*Address* .....

*Any change of Address should be shown here.* .....

*Nationality if not a British Subject.* .....

*Occupation* .....

*The Contributor must sign his name here immediately on receiving this book.* .....

## TABLE OF WEEKLY CONTRIBUTIONS.

| WAGES, ETC. | Value of stamp to be affixed by Employer. | Amount recoverable from Contributor. |
|---|---|---|
| *Where the contributor receives wages or other money payments :—* | *d.* | *d.* |
| If he *is under* 21—whatever the rate of remuneration may be. | 7 | 4 |
| If he *is* 21 *or upwards* | | |
| (1) where board and lodging are provided *or* rate of remuneration exceeds 2/6 a working day. | 7 | 4 |
| (2) where board and lodging are not provided *and* | | |
| (i.) rate of remuneration exceeds 2/- but does not exceed 2/6 a working day. | 7 | 3 |
| (ii.) rate of remuneration exceeds 1/6 but does not exceed 2/- a working day. | 6 | 1 |
| (iii.) rate of remuneration does not exceed 1/6 a working day. | 6 | 0 |
| N.B.—*For the contributions payable where the contributor receives NO wages or other money payments*, see *page* 7. | | |

In certain classes of employment and in certain localities where it is usual for the contributor to receive full remuneration during sickness, an arrangement may be made by Order of the Commissioners whereby the rate of the joint contribution is reduced by 2d. per week, 1d. being taken off the contributor's contribution, and 1d. off the employer's contribution.

A reduction in the employed rate is also made in the case of contributors who are employed in the Mercantile Marine on foreign-going ships.

# NATIONAL HEALTH INSURANCE.

Date of Entry into Insurance .....191.....

Age at next birthday after entry.....

No.....

BENEFITS { Ordinary Rate of Sickness Benefit ..... a week.

| Quarter ended | RECORD OF CONTRIBUTIONS, Etc. | No. of Weeks. | Initials of Society Official |
|---|---|---|---|
| 1912, 13th October. | Contributions paid..... | ..... | |
| 1913. 12th January. | Contributions paid..... | ..... | |
| | Arrears paid in respect of previous Quarter..... | ..... | |
| 13th April. | Contributions paid..... | ..... | |
| | Arrears paid in respect of previous Quarters..... | ..... | |
| 13th July. | Contributions paid..... | ..... | |
| | Arrears paid in respect of previous Quarters ..... | ..... | |
| 12th October. | Contributions paid..... | ..... | |
| | No. of Weeks' Sickness..... | | |
| | No. of Weeks' Arrears ..... | | |
| | Arrears paid in respect of previous Quarters..... | ..... | |
| | TOTAL No. of Weeks' Contributions and Arrears paid, carried forward to next Book. | | |

NOTE.—An employed Contributor becomes entitled to—

(1) SANATORIUM BENEFIT:—Upon entry into Insurance.

(2) MEDICAL BENEFIT:—Upon entry into Insurance, but not during the first six months after the commencement of the Act.

(3) SICKNESS AND MATERNITY BENEFIT:—So soon as 26 weeks have elapsed since entry into Insurance, and 26 weekly Contributions have been paid by or in respect of him.

(4) DISABLEMENT BENEFIT:—So soon as 104 weeks have elapsed since entry into insurance, and 104 weekly Contributions have been paid by or in respect of him.

Contributors of 65 or upwards on 15th July, 1912, are entitled to such benefits as the Society may determine.

| | Duration. | | Amount. | | |
|---|---|---|---|---|---|
| | Wks. | dys. | £ | s. | d. |
| Sickness Benefit ..... | ..... | ..... | ..... | ..... | ..... |
| Maternity Benefit ..... | — | | ..... | ..... | ..... |
| .....Benefit ..... | ..... | ..... | ..... | ..... | ..... |
| Sickness Benefit ..... | ..... | ..... | ..... | ..... | ..... |
| Maternity Benefit..... | — | | ..... | ..... | ..... |
| .....Benefit ..... | ..... | ..... | ..... | ..... | ..... |
| Sickness Benefit ..... | ..... | ..... | ..... | ..... | ..... |
| Maternity Benefit..... | — | | ..... | ..... | ..... |
| .....Benefit ..... | ..... | ..... | ..... | ..... | ..... |

# NATIONAL HEALTH INSURANCE.

| PAYMENT OF ARREARS. | | | | RECORD OF SICKNESS BENEFIT. | | |
|---|---|---|---|---|---|---|
| Date. | Amount. s. | d. | Initials of Society Official. | Sickness Benefit. Began. | Ended. | Initials of Society Official. |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

The book must be deposited by the contributor with his society

(*a*) upon surrendering his contribution card;

(*b*) when he gives notice of disease or disablement; and

(*c*) whenever the society requires it for production to an inspector or other authorised person.

It will be returned within twenty-one days after deposit, or at the end of the disease or disablement.

The book must also be produced when the contributor makes a claim for maternity benefit.

The contributor should satisfy himself that the necessary entries have been correctly made in the book.

If the contributor is a workman in an insured trade the book must be produced when a claim for unemployment benefit is made or when he desires to obtain payment in respect of un-

employment from an association. If the book is then in the hands of his society it will be returned within seven days after application for it.

The contributor, on changing his address, should alter the address on the first page of the book.

Upon the contributor ceasing to be a member of the society or transferring to another branch of the society the book must be surrendered.

The contributor should obtain from his society a copy of the rules of the society, in which will be found particulars of the conditions of membership and of the benefits.

No person may assign or charge, or agree to assign or charge, any Insurance Book, and any sale, transfer, assignment of or charge on any Insurance Book is void and of no effect.

The employer cannot demand the production of the book.

## CONTRIBUTION CARDS.

The contributions are collected by means of National Health Insurance Stamps affixed to contribution cards.

The contributor must produce his card to his employer at any time when required, and must deliver it up to his employer whenever the employer requires it for the purpose of stamping or of production to an inspector or other authorised person.

A weekly contribution is payable by the employer for each week (commencing Monday) during the whole or any part of which the contributor has been employed, but only one contribution is payable for each week, and no contribution is payable by the employer in respect of any week during which the contributor renders no service, and either (*a*) receives no remuneration, or (*b*) receives sickness benefit for the whole or part of the week.

The employer is required to affix to the card on a day not later than the day on which wages are paid a single National Health Insurance Stamp of the value of the joint contribution due from himself and from the contributor for every week for which a contribution is payable. (The Insurance Commissioners may allow exceptional arrangements to be made for stamping cards in special cases.)

All contributions payable at the date of the expiration of the card must be paid and stamps affixed by that date, whether the wages have been paid or not. Upon the termination of an employment, or at any time after twenty-four hours' notice by the contributor, a stamp must be affixed in respect of every week for which a contribution is payable by the employer.

When the contributor receives no wages or other money payments from his employer the latter must affix a stamp on the first day of employment in each week.

The card when stamped will be returned to the contributor, but if he is in continuous employment the card may, with the consent of the contributor, be retained by the employer, who will be responsible for its safe custody.

It must be returned to the contributor, subject to forty-eight hours' notice, on demand by him, and in any case at the end of the period for which it is issued, and on his leaving his employment.

If the card should be lost or destroyed the contributor should immediately apply to his society for the issue to him of a new card.

If at any time the contributor, while not in possession of a card, requires one for immediate delivery to his employer, he may obtain one at any Post Office on making an application on a form to be obtained there, and on production of this book.

If the contributor without reasonable cause fails to produce his card to his employer at the proper times, the contributor is liable to a fine not exceeding Ten Pounds. If for any reason the contributor fails to produce a card the employer will use a special Emergency Card for him which, when stamped, he will hand to the contributor.

The contributor must, within fourteen days after the expiration of the card, sign and deliver up to his society the contribution card and any emergency cards used for him in the period. A card for the next period will then be issued to him if one has not already been issued.

Any contributor who surrenders a card on which contributions have been paid by his employer at the rate of 6d. or 4d. must make a declaration on a form to be obtained from his society, in respect of every such contribution, stating the names and addresses of his employers.

The stamped card or cards are the only evidence of the payment of contributions for the period, and no allowance will be made for any stamps on any card unless and until the card or cards have been delivered up.

A contributor must deliver up his card to his society before it expires and obtain a new one if—

(1) it has been defaced;

(2) he ceases to be a member of the society;

(3) he transfers to another society or branch;

(4) he changes his place of residence to Wales, Scotland, or Ireland;

(5) he becomes a voluntary contributor.

A contributor may, if he chooses, on changing his employment, deliver up his contribution card and obtain a new card

from his society. Upon making any claim for benefit the contributor must, if required, produce his card to his society.

Any person having in his possession the card or book of an insured person must produce it at any reasonable time when required by an inspector or other officer appointed under the Act, or duly authorised to act in the execution of the Act.

In the event of the death of the contributor this book, together with the contribution card and any emergency cards issued in respect of him, must be returned to the society.

## RATES OF CONTRIBUTION.

The joint contribution payable by the contributor and his employer is in ordinary cases in Great Britain 7d. a week. In the event of the contributor being employed in Ireland, contributions in respect of him are payable at the Irish rate.

Where the rate of the remuneration earned by a contributor who is 21 or upwards is less than 2s. a working day and the remuneration does not include board and lodging, the joint contribution is 6d. a week, and 1d. a week is added by the State.

Remuneration includes everything to which the contributor is entitled in return for his services; thus the remuneration of a domestic servant includes in most cases board and lodging in addition to money wages. In certain circumstances it is necessary to fix the money value of the remuneration where it includes or consists of other things than money payments before the rate of contribution can be determined.

When the contributor receives wages or other money payments from his employer, the employer can only recover the contributor's contribution by deducting a corresponding amount from his wages, and he can only deduct from wages the contributions due for the period for which the wages are paid.

When the contributor receives wages or other money payments but from some person other than his employer, the employer can recover the contributor's contributions by process of law, if the contributor refuses to repay such contributions.

Notwithstanding any contract to the contrary, the employer is not entitled to deduct from the wages of or otherwise to recover from the contributor the employer's contributions.

Contributions cease to be payable in respect of the contributor when he reaches the age of 70.

The table on page 1 of this book shows the various rates of contribution, and how the joint weekly contribution in each case is divided between the contributor and his employer where the contributor receives wages or other money payments.

When the contributor receives no wages or other money payments either from his employer or from any other person the whole of the contribution is payable by the employer, and he is not entitled to recover any part of it from the contributor.

A contributor who is out of employment, or whose employer is not liable to pay the contribution in any week, may, if he chooses, himself pay the contributions by affixing the proper stamps to his card as the contributions become due.

Any person who affixes a stamp to a card is required immediately after affixing it to cancel the stamp by writing the date in ink across the face of the stamp.

## ARREARS (Employed Contributors only).

The contributor may, if he so desires, pay arrears of contributions, obtaining for the purpose an arrears card from his society. After a stamp has been affixed to an arrears card it must be cancelled immediately and the card forwarded to his society. The date of the receipt of the card by the society will be treated as the date of payment of the arrears. Upon the production of this book to the society, the date and amount of the payment will be entered.

An approved society is empowered by the Act to excuse part of the arrears of a contributor (not exceeding the part which would have been payable by his employer if he had continued in his last employment), but the exercise of this power can affect the *rate* of benefit only, and arrears which accrue during the first year are disregarded in determining the effect of arrears on the *rate* of benefit. For the purpose of establishing title to benefits, excused arrears cannot be regarded as contributions paid. For that purpose actual payment at the full rate must be made of the required number of weekly contributions—namely, 26 for sickness and maternity benefits and 104 for disablement benefit. (*See* Note on page 3.)

Notwithstanding that a society may have excused part of the arrears, the contributor is still entitled to pay the full amount of the arrears, including the excused part, in order to establish his title to benefits at the earliest possible date.

## OFFENCES.

Any person who fraudulently removes a stamp from a card or makes use of a stamp removed from a card is guilty of felony.

If the contributor for the purpose of obtaining any benefit knowingly makes any false statement, he is liable on summary conviction to imprisonment for a term not exceeding three months with or without hard labour.

If the contributor is guilty of any other contravention of, or non-compliance with any of the requirements of the health provisions of the National Insurance Act, 1911, or the regulations made thereunder, he is for each offence liable on summary conviction to a fine not exceeding Ten Pounds.

If it is found at any time that a person has received any benefit to which he was not lawfully entitled he, or, in the case of his death, his personal representatives, will be liable to repay to the Insurance Commissioners the value of such benefits.

If any employer has failed to pay any contributions which he is liable to pay in respect of an employed contributor, he is for each offence liable on summary conviction to a fine not exceeding Ten Pounds, and to pay a sum equal to the amount of the contributions which he has failed to pay. Further, the contributor may take proceedings against his employer, in which case the employer may be compelled to make good any loss of benefits which the contributor has suffered.

# APPENDIX D.

**Employed Contributor.** **ENGLAND.**

Y

## National Health Insurance.

### EMERGENCY CARD.

This Card is the property of the Insurance Commissioners (England), and is issued for the use of an Employer in any week in which a Contributor has failed to deliver his/her ordinary Contribution Card.

A supply of these cards can be obtained at any Post Office.

The Employer must affix in the space below a single National Health Insurance Stamp of a value representing the joint Contribution of himself and the Contributor, and must cancel the stamp by writing across it in ink the name of the Contributor and the date.

The stamped Card must be delivered to the Contributor, who must forward it to his/her Society or, if not a member of a Society, hand it in at the Post Office when returning the Contribution Card for the current period.

**As the stamped Card is the only evidence of the payment of the Contribution, no allowance will be made for the stamp on this Card unless and until the Card has been surrendered.**

| | | |
|---|---|---|
| Postage Stamps and Unemployment Insurance Stamps must not be used. | | In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently removes any stamps from this Card or makes use of any stamp removed from another Card is guilty of felony. |

The Contributor must on receiving this Card from the Employer sign and insert his/her address in the space below before returning the Card to his/her Society, or, if not a Member of a Society, to the Post Office.

*Signature or Mark of Contributor* .....

*Address*.....

*Witness to the Mark* .....

(Only required if the Signature is by Mark.)

**Reserved for use of Society or Insurance Committee.**

No entry must be made in this space until after the surrender of the Card to the Society or Post Office.

Name of Approved Society or Insurance Committee.

Contributor's No. .....

ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

PRODUCTION OF CARD.

The Card must be delivered to the employer when he requires it for the purpose of production to an Inspector or other authorised person, and any person having this card in his possession, must produce it at any reasonable time when required by an Inspector or other authorised person.

LOST CARD.

**Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.**

# ENGLAND.

**Arrears of Contributions.**

Name of Society.

## National Health Insurance.

These particulars to be inserted *before* issue.

*Contributor's No.* ..... *Class*.....

*Surname* .....

*Christian Names*.....

*Address* .....

.....

ARREARS OUTSTANDING ON.....191.....

£..... : .....*s.* : .....*d.*

National Health Insurance Stamps to be affixed by the Contributor.

**Postage Stamps and Unemployment Insurance Stamps must not be used.**

Every stamp must be cancelled at the time of affixing by writing the date across it in ink.

| In accordance with Section 13 of the Stamp Duties Management Act, 1891, any person who fraudulently **removes** any stamp from this Card, or **makes use of** any stamp removed from another Card, is guilty of **felony.** | | | |
|---|---|---|---|
| | | | |

The Contributor must sign in the space below before returning the Card to his (or her) Society.

*Signature or Mark of Contributor*.....

*Witness to the Mark*.....

(Only required if the Signature is by Mark.)

## INSTRUCTIONS.

### 1. OWNERSHIP OF CARD.

This card is the property of the Insurance Commissioners (England).

Any person having this Card in his (or her) possession must produce it at any reasonable time when required by an Inspector or other authorised person.

### 2. SUPPLY OF STAMPS.

National Health Insurance Stamps are on sale at all Post Offices. **Stamps other than National Health Insurance Stamps found affixed to this Card will not be accepted in payment of Contributions.**

### 3. SURRENDER OF CARD TO SOCIETY.

After a Stamp or Stamps have been affixed in payment of Weekly Contributions in Arrear this Card must be returned to the Society of the Insured person, when a new Arrears Card, if required, will be issued.

**The date of the Receipt of the Card by the Society will be treated as the date of the payment of the Arrears.**

### 4. ASSIGNMENT OR TRANSFER.

No person may assign or charge, or agree to assign or charge any Card, and any sale, transfer or assignment of, or charge on any Card is void and of no effect.

### 5. CHANGE OF ADDRESS.

A Contributor changing his (or her) address while in possession of this Card should alter the address on the other side.

### 6. LOST CARD.

Any person finding this Card, unless he can at once return it to the Contributor, should drop it into a Post Office Letter Box.

---

**If any Insured Person is guilty of any contravention of or non-compliance with any of the requirements of Part I. of the National Insurance Act, 1911, or the Regulations made thereunder, he (or she) is for each offence liable on summary conviction to a fine not exceding Ten Pounds.**

# FORMS.

## Form No. 1.

## National Health Insurance.

## EMPLOYED CONTRIBUTORS ONLY.

Application by an EMPLOYED CONTRIBUTOR for a Contribution Card.

*Name of Applicant* .....

*Address*.....

I hereby declare that I am not a member of an approved society for the purposes of National Health Insurance; and that I have not received a Contribution Card for the purposes of National Health Insurance; and that I am liable to compulsory Insurance.*

And I hereby apply for the issue to me of a Contribution Card.

For use of Postmaster.

This space to be dated with Post Office date-stamp when the Card is issued.

*Signature of Applicant* .....

*Date* .....191.....

* NOTE.—The applicant must be 16 and under 70 years of age at date of entry into Insurance and must be employed by an employer—

(1) in manual labour; or

(2) otherwise than in manual labour at a rate of remuneration not exceeding £160 a year.

## Form No. 2.

# National Health Insurance.

---

Application to an APPROVED SOCIETY for the issue of a new Contribution Card to replace a Card previously issued.

I (*insert name*)..... .....(Contributor's No. .....)

of (*insert address*).....
hereby declare that—

Strike out the lines not applicable.

(*a.*) The Contribution Card issued to me for the current quarter has been lost (or destroyed) (or damaged) (or defaced).

(*b.*) I have ceased to be a Voluntary Contributor, and am or am about to become an Employed Contributor.

(*c.*) I have changed my employer.

(*d.*) I have surrendered my card to (*insert name of Society or Post Office*) .....

(*e.*) I have changed my place of residence from .....
.....to the above address.

and I hereby apply for the issue to me of a new Card.

*Signature of Applicant*.....

*Date* ..... ...191.....

NOTE.—When making this application, the applicant must surrender the old Card if it is still in his possession.

## Form No. 3.

# National Health Insurance.

## EMPLOYED CONTRIBUTOR.

[This form may be used by a Voluntary Contributor who is not a member of an approved society, but the Postmaster must in this case send the application to the proper Insurance Committee without issuing a card.]

Application for the issue of a new Contribution Card to replace a Card previously issued.

I (*insert name*) .....

of (*insert address*) .....

hereby declare that—

Strike out the words or lines not applicable to the case.

(1) I am an Employed Contributor;
(2) I have ceased to be a Voluntary Contributor, and am or am about to become an Employed Contributor;
(3) I have surrendered to my Society the contribution Card previously issued to me, and am unable to obtain a new Card from my Society before the next contribution in repect of me becomes payable;
(4) the Contribution Card issued to me for the current quarter has been *lost, destroyed, damaged, defaced*;
(5) I have changed my employer;
(6) I have surrendered my contribution Card for the current quarter to (*insert name of Society or Post Office*).....
(*a*) upon ceasing to be a member of that Society;
(*b*) upon changing my place of residence from.....
.....to the above address;

and I hereby apply for the issue to me of a new Card.

*Signature of Applicant*.....

*Date*.....191...

NOTE.—When making this application the applicant must produce his Insurance Book for Inspection, and surrender the old Card if it is still in his possession.

| For the use of the Postmaster. | *Card issued.* |
|---|---|
| Applicant's number in Insurance Book ... ..... | |
| Name of Society or Insurance Committee ..... | |
| ... ..... ..... ..... ... | This space to be dated with Post Office date-stamp when the Card is issued. |

**Form No. 4.**

# National Health Insurance.

**THIS FORM MUST NOT BE USED AFTER 15 OCTOBER, 1912.**

APPLICATION FOR A CONTRIBUTION CARD BY A PERSON DESIROUS OF BECOMING A VOLUNTARY DEPOSIT CONTRIBUTOR.

*Name of Applicant**.....

*Address* .....

.....

Strike out the words which do not apply.

(1) If the application is made *before* 15th July, 1912—
Will you be on the 15th July next under 45 years of age? .....

(2) If the application is made *on or after* 15th July, 1912—
Are you under 45 years of age? .....

I hereby declare:—

that the above statement is true;
that I am not a member of an Approved Society for the purposes of National Health Insurance;
that I have not received a contribution Card for the purposes of National Health Insurance; and
that I am desirous of becoming and am entitled to become a Voluntary Deposit Contributor;*

and I hereby apply for the issue to me of a contribution Card.

*Signature of Applicant*.....

*Date* .....191 .

For use of Postmaster.

This space to be dated with Post Office date-stamp when the Card is issued.

*N.B.*—This form when completed is to be sent by the Receiving Office to the Head Postmaster, by whom the card will be issued.

* The applicant must be 16 and under 65 years of age at the date of entry into insurance; and must be engaged in some regular occupation and be wholly or mainly dependent for his (or her) livelihood on his (or her) earnings from that occupation, and must NOT be in receipt of a total income from all sources exceeding £160 a year.

## Form No. 5.

# National Health Insurance.

Application for the issue of a new Insurance Book to replace an old book.

To the..... Society.

I (*insert name*).....

of (*insert address*) .....

hereby declare that: –

Strike out the line which is not applicable.
(*a*) I have lost the Insurance Book issued to me,
(*b*) The Insurance Book issued to me has been destroyed,

and I hereby apply for the issue to me of a new Insurance Book.

*Signature of applicant*.....

*Date*.....191.....

## Form No. 6.

# National Health Insurance.

Application for the issue of a new Insurance Book to replace an old book.

To the.....Insurance Committee at.....

I (*insert name*) .....

of (*insert address*) .....

hereby declare that:—

Strike out the line which is not applicable.
(*a*) I have lost the Insurance Book issued to me,
(*b*) The Insurance Book issued to me has been destroyed,

and I hereby apply for the issue of a new Insurance Book.

*Signature of applicant*.....

*Date*.....191.....

## Form No. 7.

# National Health Insurance.

ENGLAND.

Declaration to be made by an Employed Contributor, being a person of the age of 21 years or upwards, whose remuneration does not include the provision of board and lodging by the employer, upon surrendering his Card in respect of every contribution paid on that Card at any of the following rates:—

In case of Men, 6*d.*, or, when the employer is liable to pay wages during sickness, 4*d.*, and

In case of Women, 5*d.*, or, when the employer is liable to pay wages during sickness, 3½*d.*

I hereby declare that the employers named below have paid contributions in respect of me at one of the above rates for the weeks set against their names and that my rate of remuneration for those weeks did not exceed 2*s.* a working day except where otherwise stated.

*Signature* .....

*Address* { .. .....
.....

*Date*.....191.....

| Week commencing. | Employer's | | If the rate of remuneration in any week exceeded 2*s.* a working day, insert "over 2*s.*" in this column against the week. |
|---|---|---|---|
| | Name. | Address. | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Name of Society.....

Insurance Committee.....

Contributor's No.....

# INDEX.


**A.**

Act, Employments Under the, 11.
Additional Benefits, 22.
Administration of Benefits, 17.
— — the Scheme, 51.
Advances, Treasury, 52.
Age Limit, 11.
— of 65, Persons over the, 34.
Agents, 12.
Ages of 65 and 70, Persons between the, 42.
Agricultural Holdings, Occupiers of, 12.
Aliens, 38.
Application in the Case of Persons over 65, 34.
Appointment of Insurance Officers, 9.
Apprentices, 11.
Approved Societies, 23.
— — List of, 55.
— — Membership of, 25.
— Society, Conditions of, 23.
Army, Navy and, 40.
Arrears, Payment of, 34.
— Cards, and Payment of Arrears, Provisions as to, 34.
— in Contributions, 25.
Associations who make Payments to Workmen when unemployed, Repayments to, 54.

**B.**

Benefit, Conditions for Receipt of (Unemployment), 49.
— Maternity, 20.
— Medical, 17.
— Sanatorium, 18.
— — Extension to Dependents, 18.
— Unemployment, Rates and Periods of, 47.
Benefits, 17.
— and Administration thereof, 17.
— Additional, 22.
— Disablement and Sickness, 18.
— Sickness, When they cease, 20.
— Suspension of, 25.
— When they accrue, 20.
Boatmen, 11.
Board of Trade, Powers Conferred on, 48.
— — — Regulations, 52.
Books, Insurance, Provisions as to Issue, &c., of, 35.
— — Cards and, 28.
British Vessel, Crew of, 13.

**C.**

Cabdrivers, 11.
Card to Employer, Production of, 30.
Cards, Issue of, 28.
— Stamping of, 31.
— Surrender of, 32.
— and Books, Form of Insurance Book and Instructions as to, 77.
— — — Insurance, 28.
Casual Labourer, The, 43.
Charwomen, 43.
Classes, Special, 38.
Clerks, Railway, 12.
Commissioners, Insurance, 9.
Committees, District, 10.
— Insurance, 9.
Compensation or Damages, Where Contributors Entitled to, 27.
Compulsory Insurance, 11.
Conditions for Receipt of Benefit (Unemployment), 49.
— of Approved Society, 23.
Constitution of Insurance Committees, 9.
Contribution Card, Form of, 72.
— Paid by Employer, Refund of part of, 52.
Contributions, 13.
— Arrears in, 25.
— How Collected, 15.
— of Reservists and Territorials, 53.
— Paid in respect of workmen working short time, Refund of, 53.
— Rates of, 49.
— Rates of, Periodical Revision of, 54.
— to Workman, Repayment of part of, 52.
Contributor, Employed, Temporarily Unemployed, 35.
Contributors, Deposit, 28.
— Employed, Employers and, 13.
— in Hospitals, &c., 21.
— Voluntary, 15.
— — Application of Rules as to Cards in Case of, 33.
Control, Insured Members to Have, 23.
Copies of Forms, 86.
Crew of a British Vessel, 13.
Crown Servants, 11.

**D.**

Damages, Compensation or, Where Contributors entitled to, 27.
Deficits, 44.
Deposit Contributors, 28.
Disablement Benefits, 18.
Dispensaries, 18.
Disqualifications for Unemployed Benefit, 50.
District Committees, 10.
Doctor, Selection of, 18.

Domestic Servants, 41.
Double Insurance, Prohibition Against, 27.
Duties of Umpire, 51.

E.

Employed Contributor, Temporarily Unemployed, 35.
— — — Payment of Contributions in Case of, 35.
— — Employers and, 13, 14.
— Rate, 13.
— — in Ireland, 14.
Employees in Naval and Military Services, 11.
— of Local Authorities, 12.
Employer, Production of Card to, 30.
Employers and Employed Contributors, 13, 14.
Employment, Occasional, 12.
— — in Rural Districts, 53.
Employments, Exempted, 11.
— Under the Act, 11.
Enquiries, Government, 10.
Exempted Employments, 11.
— Persons, 13.
Exemptions, 13.

F.

Federation and Pooling of Small Societies, 24.
Financial Provisions, 45.
Form of Contribution Card, 72.
— — Insurance Book and Instruction as to Cards and Books, 77.
Forms, Copies of, 86.
— Use of, 37.
Fund, Unemployment, 52.

G.

Government Enquiries, 10.
— of Society, Rules for, 24.

H.

Hospitals, Contributors in, 21.
How Contributions are Collected, 15.

I.

Illness, Subsequent, 20.
Instructions as to Cards and Books, Form of Insurance Book and, 77.
Insurance Books, Provisions as to Issue, &c., of, 35.
— Cards and Books, 28.
— Commissioners, 9.
— Committees, 9.
— — Constitution of, 9.
— — Function of, 10.
— Compulsory, 11.
Insurance, Double, Prohibition Against, 27.
— Officers, Appointment of, 9.
— — Duties of the, 51.
— — The, 51.
— Unemployment, 47.
Insured Members to Have Control, 23.
— Trades, 47.
— Who must and who may be, 11.
Investments, 52.
Ireland, Employed Rate in, 13.
Issue of Cards, 28.

L.

Labour Exchanges, Workmen Engaged through, 53.
Labourer, The Casual, 43.
Labourers, Manual, 11.
Local Authorities, Employees of, 12.

M.

Manual Labourers, 11.
Marine, Mercantile, 41.
Married Women, 38.
Maternity Benefit, 20.
Medical Benefit, 17.
Members, Minimum Number of, 23.
Membership of Approved Societies, 25.
Mercantile Marine, 41.
Military Services, Naval and, Employees in, 11.
Minimum Number of Members, 23.
Minors, 14.
Miscellaneous, 37.

N.

Naval and Military Services, Employees in, 11.
Navy and Army, 40.
Number of Members, Minimum, 23.

O

Occasional Employment, 12.
— Employment in Rural Districts, 53.
Occupations, Subsidiary, 54.
Occupiers of Agricultural Holdings, 12.
Offences, 46.
— and Proceedings for recovering of Contributions, 54.
Officers, The Insurance, 51.
Other Trades, Power to Extend to, 54.
Outworkers, 12.

**P.**

Payment of Arrears, 34.
— — Contributions in Case of Employed Contributors Temporarily Unemployed, 35.
Periodical Revision of Rates of Contribution, 54.
Persons between the ages of 65 and 70, 42.
— Exempted, 13.
— Over the Age of 65, 34.
Post Office Insurance, 10, 15.
Power to Extend to Other Trades, 54.
Production of Card to Employer, 30.
Prohibition Against Double Insurance, 25.
Provisions as to Arrears Cards and Payment of Arrears, 34.
— Financial, 45.
— for Building Sanatoria, 18.

**R.**

Railway Clerks, 12.
Rates and Periods of Unemployment Benefit, 47.
— of Contributions, 49.
— — — Periodical Revision of, 54.
Receipt of Benefit, Conditions for (Unemployment), 49.
Recovering of Contributions, Offences and Proceedings for, 54.
Refund of Contributions paid in respect of Workmen working short time, 53.
— — Part of Contribution paid by Employer, 52.
Regulations, Board of Trade, 52.
Repayment of Part of Contributions to Workmen, 52.
Repayments to Associations who make Payments to Workmen when Unemployed, 54.
Reserve Value, 45.
Reservists and Territorials, Contributions of, 53.
Rules for Government of Society, 24.
Rural Districts, Occasional Employment in, 53.

**S.**

Sailors, Soldiers and, 40.
Sanatoria, Provisions for Building, 18.
Sanatorium Benefit, 18.
— — Extension to Dependents, 18.
Scheme, Administration of the, 51.
— Scope of the, 10.
School Teachers, 12.
Scope of the Scheme, 10.
Security to be given, 23.
Selection of Doctor, 18.
Servants, Crown, 11.
— Domestic, 41.
Sickness Benefits, 18.
— — When they cease, 20.
Sixty-five and Seventy, Persons between the Ages of, 42.
Small Societies, Federation and Pooling of, 24.
Societies, Approved, 23.
— — List of, 55.
— — Membership of, 25.
Society, Approved, Conditions of, 23.
— Rules for Government of, 24.
Soldiers and Sailors, 40
Special Classes, 38.
Stamping of Cards, 31.
Subsequent Illness, 20.
Subsidiary Occupations, 54.
Surpluses, 43.
Surrender of Cards, 32.
Suspension of Benefits, 25.

**T.**

Territorials, Reservists and, Contributions of, 53.
Time when Benefits Accrue, 20.
Trades, Insured, 47.
— Power to Extend to Other, 54.
Treasury Advances, 52.

**U.**

Umpire, Duties of, 51.
Unemployed Benefit, Disqualifications for, 50.
Unemployment Benefit, Rates and Periods of, 47.
— Fund, 52.
— Insurance, 47.
Use of Forms, 37.

**V.**

Value, Reserve, 45.
Voluntary Contributors, 15.
— — Application of Rules as to Cards in Case of, 33.

**W.**

When Benefits Accrue, 20.
— Sickness Benefits Cease, 20.
Where Contributors entitled to Compensation or Damages, 27.
Who Must and Who May Be Insured, 11.
Workmen engaged through Labour Exchanges, 53.
Women, Married, 38.

# "THE BIOSCOPE" PRESS.

Any of the following Books will be dispatched upon receipt of Postal Order. We also supply Books on any subject at Publishers' prices.

| | Price. | Postage. |
|---|---|---|
| The Modern Bioscope Operator ... ... ... ... | 3/6 | 3d. |
| Cinematograph and Natural Science. Leonard Donaldson | 2/6 | 3d. |
| Moving Pictures: How They are Made and Worked. F. A. Talbot ... ... ... ... ... ... | 6/- | 4d. |
| The Bioscope Electrician's Handbook. J. W. Barber ... | 1/- | 1d. |
| The Motor Generator: In Theory and in Practice. J. W. Barber ... ... ... ... ... ... | 1/- | 2d. |
| The Bioscope Annual and Trades Directory for 1912 ... | 3/6 | 4d. |
| Alternating Currents: Their Nature and their Uses ... | 6d. | ½d. |
| The Law of Copyright in relation to Cinematography. W. Carlyle Croasdell, Barrister-at-Law ... ... | 6d. | ½d. |
| Picture Plays and How to Write Them ... ... ... | 2/9 (cloth) 5/- | |
| Primus Lantern and Cinematograph Diary ... ... ... | 6d. | 1d. |
| Photographic Optics and Colour Photography. Lindsay Johnson ... ... ... ... ... ... | 7/6 | 4d. |
| Optical Projection. Lewis Wright ... ... ... ... | 6/- | 4d. |
| Electric Lighting and Power Distribution. W. Perren Maycock. Vol. I. ... ... ... ... ... | 6/- | 4d. |
| Electric Lighting and Power Distribution. Vol. II. ... | 7/6 | 5d. |
| Elementary Electrical Calculations. James and Sands ... | 3/6 | 3d. |
| Romance of Modern Electricity. C. R. Gibson ... ... | 5/- | 5d. |
| ,, ,, Photography ... ... ... ... | 5/- | 5d. |
| ,, ,, Mechanism. A. Williams ... ... | 5/- | 5d. |
| ,, ,, Invention ... ... ... ... | 5/- | 5d. |
| ,, ,, Engineering ... ... ... ... | 5/- | 5d. |
| Scientific Ideas of To-Day. C. R. Gibson ... ... ... | 5/- | 5d. |
| Arithmetic of Electrical Engineering... ... ... ... | 1/- | 3d. |
| Handbook of Photography in Colours. Bolas ... ... | 5/- | 3d. |
| Natural Colour Photography. Konig ... ... ... | 2/- | 2d. |
| Three-Colour Photography. Van Hubl ... ... ... | 7/6 | 4d. |
| Colour (Theory of). Hurst ... ... ... ... ... | 7/6 | 4d. |
| Photography in Colours. Lindsay Johnson ... ... ... | 3/6 | 3d. |

Modern Electric Practice. 6 vols. 54/-. Payable by Instalments if desired.


## GANES, LIMITED

**(Publishers of "The Bioscope"),**

**85, SHAFTESBURY AVENUE, W.**

Gerrard 8853. "Gainsaid, London."

UNIVERSITY OF CALIFORNIA, LOS ANGELES
THE UNIVERSITY LIBRARY
This book is DUE on the last date stamped below

JAN 17 1949
MAR 31 1950

Form L-9
25m-10,'44(2491)

UNIVERSITY OF CALIFORNIA
AT
LOS ANGELES

UC SOUTHERN REGIONAL LIBRARY FACILITY
AA 000 961 679 8

HD
7166
C87n